

# **PUBLIC ACCOUNTS AND ESTIMATES COMMITTEE**

## **Inquiry into the 2026–27 Budget Estimates**

Melbourne – Friday 22 May 2026

### **MEMBERS**

Sarah Connolly – Chair

John Pesutto – Deputy Chair

Jade Benham

Michael Galea

Mathew Hilakari

Lauren Kathage

Aiv Puglielli

Richard Riordan

Meng Heang Tak



**WITNESSES**

Paul Edbrooke MP, Minister for Consumer Affairs; and

Lisa Gandolfo, Deputy Secretary, Consumer Affairs and Local Government,

Nicole Rich, Executive Director, Regulatory Services, and Director, Consumer Affairs Victoria,

Rachel Altmann, Executive Director, Portfolio Strategy and Priority Projects, and

Jaklin Trajkovski, Executive Director, Regulation Policy and Dispute Services, Department of Government Services.

**The CHAIR:** I declare open this hearing of the Public Accounts and Estimates Committee. I ask that mobile telephones please be turned to silent.

On behalf of the Parliament, the committee is conducting this Inquiry into the 2026–27 Budget Estimates. The committee's aim is to scrutinise public administration and finance to improve outcomes for the Victorian community.

I advise that all evidence taken by the committee is protected by parliamentary privilege. However, any comments repeated outside of this hearing may not be protected by this privilege.

All evidence given today is being recorded by Hansard, and it is broadcast live on the Parliament's website. This broadcast includes automated captioning. Members and witnesses should be aware that all microphones are live during hearings and anything you say, no matter how quietly you say it, may be picked up and captioned.

As Chair I expect that committee members will be respectful towards witnesses, the Victorian community joining the hearing via the live stream and other committee members.

Witnesses will be provided with a proof version of the transcript to check. Verified transcripts, presentations and handouts will be placed on the committee's website.

I welcome the Minister for Consumer Affairs the Honourable Paul Edbrooke as well as officials from DGS. Minister, I invite you to make an opening statement or presentation of no more than 5 minutes, after which time committee members will ask you some questions. Your time starts now.

**Paul EDBROOKE:** Thank you, Chair. Thank you, Deputy Chair and committee. Are we expecting Mr Riordan as well? Beautiful. Thank you for the invitation to appear before you today. Can I begin by acknowledging the traditional owners of the land on which we meet, the Wurundjeri Woi-wurrung people of the Kulin nation, and pay my respects to elders past and present. I also acknowledge and pay my respects to any Aboriginal and Torres Strait Islander people who are presenting or watching today.

I am here with the director and the departmental secretary, and I thank them for their attendance too.

**Visual presentation.**

**Paul EDBROOKE:** Committee, every single day Victorians go to work, they go shopping, they sign contracts and they call tradespeople. They deserve to know the market is on their side, not stacked against them. That is what this portfolio is about: scams, rip-offs, misleading conduct, defective products and dodgy refusals. We are actively taking it all on, and we are not just focused on every day. We are cracking down on behaviour that exploits people when they are at their most vulnerable, when cost-of-living pressure is real and relentless. That means tackling debt collection misconduct, unfair pricing and online sellers who take Victorians' money and deliver nothing. We also regulate industries where the stakes are high – estate agents, motor car traders, builders, conveyancers and engineers – because when those industries go wrong, it can cost families everything.

This year's budget invests where it matters most: real and practical help for real people under real financial pressure. We have invested \$5 million in the fair fuel plan. Servo Saver is already working. Motorists can

compare prices in real time, and daily price caps stop retailers from hiking prices overnight. That is fairness at the bowser, and 540,000 people have begun using Servo Saver to date, saving each individual approximately up to \$333 a year. We have invested \$2.29 million in the Domestic Building Legal Service. Building a home is one of the biggest investments most Victorians will ever make. If there is a dispute, they now have access to free legal help – no barristers required. We have invested \$2.7 million in financial counselling, building on the \$23 million invested last year. When someone is drowning in debt, the best thing a government can do is to make sure expert help is available free of charge, and that is what we do. We have invested \$4 million in Mortgage Stress Victoria for home owners struggling to keep up – real support with legal, financial and social services to help home owners stay in their homes.

Beyond the budget measures, we are delivering reform, the kind that takes on vested interests and protects consumers for years to come. Regarding retirement villages, we are delivering landmark reforms: VicAssist for free dispute resolution, standard form contracts, fairer exit processes. Older Victorians in retirement villages have been taken advantage of for far too long, and now that is changing. Motor car traders – in that industry we are strengthening the regulatory framework so no Victorian gets sold a lemon and is left making repayments on a car that does not work. It is unacceptable, and we are fixing it.

In regard to the property market, sale price disclosure laws and mandatory pre-purchase building inspections are now a norm. Buyers deserve honesty, not a lowball advertised price designed to manipulate them into a bidding frenzy or spending thousands on inspections for a home that they just cannot afford. We have introduced the Underquoting Taskforce, which has already in its operations handed out 118 infringements, 174 warnings and 177 estate agents are being held to account. The message is simple: mislead buyers and you face consequences. We have undertaken 439 product safety inspections, including urgent action against Panda Mart for products that did not meet mandatory safety standards, and we have conducted 437 motor car conciliations, which is real help for people in dispute with dealers.

Chair, this government is taking consumer protection seriously in every suburb, in every sector, in every stage of life. Now I am at your disposal and happy to take questions.

**The CHAIR:** Thank you, Minister. The first 8 minutes are going to Ms Benham.

**Jade BENHAM:** Thank you, Chair. Afternoon, Minister. Welcome.

**Paul EDBROOKE:** Good afternoon.

**Jade BENHAM:** I am sure this is how you want to be spending your Friday afternoon. Budget paper 3, pages 44 and 45, allocates \$0.9 million in 2025–26 and then \$4.1 million in 2026–27 for the delivery of the fair fuel plan. Can you explain the reason for the significant increase in funding between the two years?

**Paul EDBROOKE:** Sure. Just let me get that page. What was that page again?

**Jade BENHAM:** It was pages 44 and 45 of budget paper 3.

**Paul EDBROOKE:** Thank you. That gives me a bit of an opportunity to actually speak about what the fair fuel plan delivers.

**Jade BENHAM:** I am just interested in why there is the difference in funding, Minister.

**Paul EDBROOKE:** Which is obviously connected to the funding in the current financial budget. This fair fuel plan delivers practical cost-of-living reform by improving fuel price transparency and protecting consumers from unexpected price increases.

**Jade BENHAM:** Actually, I am sorry to interrupt, but just on that point, isn't it true, though, that the servos can then set their price much, much higher in the morning for whatever the top end of the range is, so they could set it at anything, making fuel more expensive in the morning and then by the night-time it could be much, much less? How does that deliver cost-of-living relief?

**Paul EDBROOKE:** The market decides that, Ms Benham. If you open your app and you see that one service station is green, which is the lowest price in your suburb, and one that is red, being the highest price –

**Jade BENHAM:** But how do you stop them colluding from all putting it up to \$5 a litre in the morning? The servos only have to register it at the highest fuel price it is going to be for that date. True?

**Paul EDBROOKE:** I have utmost confidence in the fact that people can look at the app on their phone and judge by the prices which is the lowest price to get their fuel that day.

**Jade BENHAM:** Okay. That is great. Considering the Service Victoria app was already a fully operational platform prior to the fair fuel plan, can you then explain why integrating the Servo Saver fuel price feature into the existing app required a million dollars in funding?

**Michael GALEA:** Where does it say that?

**Jade BENHAM:** Minister?

**Paul EDBROOKE:** Sorry, I was – no worries.

**The CHAIR:** Ms Benham, just clarify the page number.

**Jade BENHAM:** 44 to 45. The minister has got it open in front of him, and he is ready to answer. He can answer for himself. I am very confident in the minister's ability to answer the question.

**Paul EDBROOKE:** I am just unclear about your question. Are you saying that that money is for the delivery of the app?

**Jade BENHAM:** No, no. There seems to be \$4.1 million this year. Is that what that funding is for – for the delivery of the Servo Saver fuel price?

**Paul EDBROOKE:** I have been advised by the director and department secretary that that money is for the implementation of the taskforce.

**Jade BENHAM:** The taskforce.

**Paul EDBROOKE:** Yes, not the actual app.

**Jade BENHAM:** Okay. And the ongoing compliance enforcement activities?

**Paul EDBROOKE:** That would be correct.

**Jade BENHAM:** Okay. Can you confirm how long the fair fuel taskforce has been operating and whether the 23 inspectors and associated legal support staff are ongoing positions, or are they temporary appointments?

**Paul EDBROOKE:** I will hand to the director for this answer, I think.

**Nicole RICH:** Yes, thanks, Ms Benham, for your interest. We are currently scaling up. We have actually had the recruitments out for the roles recently. They have been recruited on an ongoing basis because, like all of our taskforce, we have got quite a lot of experience now. The sorts of roles that we are recruiting for the taskforce involve things like intelligence analysts, inspectors, investigators, lawyers.

**Jade BENHAM:** Similar to the tobacco-licensing scheme.

**Nicole RICH:** We do not do tobacco licensing, but underquoting and renting taskforces, yes. They are all frontline operational roles, and it is really to make sure that, particularly in this current circumstance with the fuel supply disruption event, we are making sure that the laws are well understood by industry and that people can have confidence in them.

**Jade BENHAM:** So those 23 are on the ground now?

**Nicole RICH:** No, we are in the process of rolling that on. So only –

**Jade BENHAM:** So how many are on the ground now?

**Nicole RICH:** I could not tell you how many are on the ground now, but what I can say is that once government had determined that this was a priority and it announced the new funding, we immediately reprioritised some of the work of existing staff so that we could scale up that work now. As the new staff come on, we will obviously redistribute that work.

**Jade BENHAM:** Great. Can you advise the committee within the notice period of how many staff are actually on the ground working now? Is that something you can provide? How many taskforce –

**Nicole RICH:** Yes, Ms Benham, I probably can, but just to note that we have an existing workforce that, as I say, do a range of things, and all of that workforce are doing –

**Jade BENHAM:** But how many are working on the taskforce itself with that funding? That is what we are after, just the number of how many are there now.

**Nicole RICH:** Yes, sure.

**Jade BENHAM:** Great. Thank you. The government has claimed the fair fuel plan could save motorists up to \$333 per year. What methodology or modelling was used to calculate that figure?

**Paul EDBROOKE:** I am led to believe that that was part of the Australian Competition and Consumer Commission analysis, Ms Benham. Obviously these reforms are supported through the Servo Saver feature in the Service Victoria app. But the data I have says that the \$333 figure per year of savings on average for motorists in Victoria is consistent with the Australian Competition and Consumer Commission analysis of this program.

**Jade BENHAM:** Yes. So based on that ACCC estimate about motorists shopping around – that is what that is based on, the feedback from the ACCC, which is based on motorists shopping around rather than measured savings directly attributed attributable to the Servo Saver feature itself, correct?

**Paul EDBROOKE:** That is based on, my understanding would be, potential savings for individual motorists in the community.

**Jade BENHAM:** Great. Have there been any infringement notices and fines issued under the fair fuel laws since they commenced?

**Paul EDBROOKE:** Deputy Secretary?

**Lisa GANDOLFO:** I was just going to add to the \$333 – that is the ACCC's analysis of if there was an app that gave full transparency to the marketplace. In Victoria we now have an app which has over 1700 retailers that are required to report their fuel every day.

**Jade BENHAM:** And it takes data straight from that.

**Lisa GANDOLFO:** It takes data directly from those service stations, from the retailers, which would then allow people to maximise their savings. This study was done at a time before fuel prices were at the rate that they are now, so it is probably a bigger saving. But that ACCC analysis is based on the fact that you have an app that gives that transparency.

**Jade BENHAM:** Yes, great. I have not got long left, and I just want to ask a quick question. On 13 February last year the Premier was asked by the *Guardian* at a press conference about a – and this relates to the 'Statement of Finances', page 259, for courtesy – \$410,000 fine that Consumer Affairs is still chasing. We just want some clarification. That \$410,000 fine that Belle Gibson was ordered to pay in 2017 after she was found to have engaged in unconscionable conduct, can we clarify where that is? Has that been written off? Has it been obtained? The Premier said at the time that there was consistent and constant work going on, but that does not really claim where it is at. There is a bad debt line in the statement of finances obviously. Is it part of that?

**Paul EDBROOKE:** It is probably best for me to refer to the director on this one, but from the information I have at hand, I do not have any information that says that has been written off.

**Nicole RICH:** No, it has not been written off, Ms Benham. We will continue to pursue that. It is a court penalty, so it will continue to be owed. It would not be something that would be cleared or provable in bankruptcy.

**Jade BENHAM:** Has there been any contact or any attempt?

**Nicole RICH:** We have continued to take actions, but people can only pay –

**Jade BENHAM:** Thank you.

**The CHAIR:** We are going to go to Mr Galea.

**Michael GALEA:** Thank you, Chair. Good afternoon, Minister, Deputy Secretary and Ms Rich. Thank you for joining us today. Minister, I would also like to start on the fair fuel plan and Servo Saver right there. I know we have covered this in some other portfolios as well, so I am keen to go through it through a consumer affairs perspective, noting of course the \$5 million of funding over this financial year and next, which we have just been through, in budget paper 3, page 44. From that perspective of the consumer affairs portfolio, Minister, can you talk to me about why these tools are in place but also why it is so important for retailers to be held to account?

**Paul EDBROOKE:** Thank you for that question, Mr Galea. The fair fuel plan delivers real practical cost-of-living reform by improving fuel price transparency to our community and protecting consumers from unexpected price rises, and I would say also that Germany in April adopted this as well, internationally. The fair fuel plan combines mandatory real-time fuel price reporting with a daily price cap that prevents fuel prices from increasing within a 24-hour period, giving Victorians visibility and certainty before they purchase fuel.

These reforms are supported through the Servo Saver feature in the Service Victoria app, and as I said before, there are around 540,000 people that have engaged with the Service Victoria app Servo Saver feature. It enables motorists to compare prices and find the cheapest fuel nearby as well. Consistent with the ACCC analysis that we formerly spoke about, we are seeing that people can save up to \$333 a year by shopping around using this app, so in the 2026–27 state budget the Victorian government is investing a further \$5 million to sustain the reform, including a dedicated Fair Fuel Taskforce to strengthen compliance and enforcement. That is where the funding in the previous question from Ms Benham was attributed to. The fair fuel plan delivers two core reforms to improve that transparency and protect consumers from price increases.

**Michael GALEA:** Thank you, Minister. It is very interesting to hear that Germany is following our lead on this.

**Paul EDBROOKE:** They are, yes.

**Michael GALEA:** Diving a bit deeper on the enforcement aspect of it, how do you ensure that the fuel retailers are actually complying with the price cap and with the transparency requirements, and to the point of it, what happens if they do not?

**Paul EDBROOKE:** I think on the whole most retailers are trying to do the right thing. The app was launched on 15 October 2025, and as I said, there has been huge uptake. But Consumer Affairs Victoria is obviously closely monitoring compliance and undertaking field inspections of fuel retailers across Victoria as well. Consumer Affairs Victoria now has stronger powers to issue fines to retailers who fail to register or report their prices as well. Since the new laws took effect CAV has carried out over 514 field inspections, issued over 44 infringements totalling over \$134,000 in fines and issued 11 warnings for breaches of the laws, and these stats are fresh, as of May 2026. On 17 March 2026 the government announced that we are investing further funding towards more inspectors, investigators and a legal team to take compliance and enforcement action against fuel retailers who do not comply. But I would just reiterate, Mr Galea, that I think most fuel retailers are doing the right thing.

**Michael GALEA:** Indeed. Switching gears, Minister, your presentation referred to cost-of-living supports for Victorians doing it the toughest at the moment. If I can ask in further detail: what support is the government providing for Victorian families who do need that extra bit of support with their household bills and with the household finances?

**Paul EDBROOKE:** It is a great question. Yesterday I spent some time in Upwey in the Member for Monbulk's electorate at a forum for cost of living, and I think what is getting out there in the community is that this government is a government that is listening to people. The cost-of-living crisis is real, and through the consumer affairs portfolio is where we can lever quite a few actions as part of the government, as a good government should do, to make life easier for people. I know it has been very popular, and you have heard other ministers previously talk about it, but free PT over the past two months has been ridiculously popular, bringing some of the numbers back to pre-COVID days as well. That continues with half-price public transport until the end of the year. The 20 per cent off rego rebate has also been very, very popular. We have heard people asking when it starts. There is a lot of a lot of excitement about it. But 20 per cent off your rego for the average punter is going to be \$186 straight back in your pocket for one car, and you can claim a second car. Each individual can claim two cars, so that is \$372 back in your pocket that you can spend on necessities for your family. It is a great example of a government investing in our community at a time when we need it, when there are environmental factors that we cannot control – things like what we are seeing in the Middle East, two rate rises. These are things that the state government cannot control, but we can respond and use our budget to protect the budgets of Victorian families.

**Michael GALEA:** Indeed. You also touched on Bring Your Bills days in your presentation as well. I would be curious to know how many Victorians have taken part in these programs if you have that data. Also, if someone was looking to go along to one of these days, what could they expect out of it? What is the typical process? How does it actually work?

**Paul EDBROOKE:** Thank you for the question, Mr Galea. We have invested another \$2.7 million in those additional counselling services. Again, it was something that was very popular in Monbulk yesterday, talking about the Bring Your Bills days. I will be frank with you: when we go to cost of living as a portfolio and we discuss that, those details are in that folio and it will be in front of me. But it has been very popular to the point that in one day in the south-east – I think it was in the electorate of Narre Warren North – the team that comprises the Bring Your Bills days saved people in an electorate \$3 million. Having bankers there in one day, having financial counsellors, having different organisations and services that people owe money to – just having that point of contact and some good advice when people are under pressure can make a huge difference.

**Michael GALEA:** Thank you, Minister. Just as Victorians are not responsible for events in Trump's war in the Middle East, hardworking Victorians with a mortgage, especially in the outer suburbs, are not typically the ones responsible for inflation or rising interest rates from the RBA either. Specifically, for those who are facing stress when it comes to managing their home loans, what targeted support is available for them?

**Paul EDBROOKE:** Thank you for that question. That is something that I have heard so much about since taking on this portfolio. Mortgage stress is a particular form of acute financial hardship, and it is one that has grown sharply in Victoria following the two interest rate rises in 2026. For families whose entire budget was calibrated around a certain repayment level and a certain interest rate, even that modest rate increase can tip the household budget into genuine crisis. So in recognition of this challenge the government in the 2025–26 budget allocated \$4 million for Mortgage Stress Victoria, and \$1 million of that funding is allocated in 2026–27. Mortgage Stress Victoria provides integrated financial counselling, legal and social work services to provide people experiencing mortgage stress a genuinely holistic model that recognises mortgage stress is rarely just a financial problem. It intersects with mental health, it intersects with family wellbeing and legal rights, and the program is designed to address those dimensions together. Critically, Mortgage Stress Victoria helps people understand and exercise rights they often do not know they have. Lenders also have a legal obligation to consider hardship variation applications from borrowers experiencing financial difficulty, and we find that many people do not know that. Whether it is a temporary payment pause or a reduced payment period or a restructured loan, these are all options that many people do not realise are available to them. This of course sits alongside the expansion of the financial counselling services, which I spoke about formerly, and the Bring Your Bills day program, which specifically includes advice on mortgages and personal loans as well. Together, these services ensure that Victorians who are experiencing home loan stress have somewhere to turn. It is free, confidential and genuinely equipped to help.

**Michael GALEA:** Thank you, Minister. We have also in this hearing previously in your discussion with Ms Benham talked about the Underquoting Taskforce, and I believe it was in your presentation as well. Can you tell me a bit more about that and the role it plays as an enforcement role?

**Paul EDBROOKE:** I am glad you asked. The underquoting taskforce was recently in the news, and that is because there was a court decision to do with Ray White Oakleigh, and I think this has brought a stark spotlight on underquoting and some practices in the real estate sector. Again, on the whole I would say that most of the real estate agents that people know and deal with are doing the right thing and acting in good faith and trying to do the right thing by people, but there are some that are not. And the former owner of Ray White in Oakleigh was penalised \$600,000 because of a CAV investigation into what was going on there. Underquoting is an absolute scourge, and it has been, and it is this government that has put the laws in place to stop it and make it illegal. It has always been illegal to some extent, but real estate agents could change reserve prices the day of an auction. It stops people spending thousands and thousands of dollars of their hard-earned money on things like building and pest inspections and wasting time on homes that they had no hope of ever affording. It is part of people's due diligence now to be able to access these kinds of laws.

**Michael GALEA:** Thank you, Minister.

**The CHAIR:** Thank you. Mr Puglielli.

**Aiv PUGLIELLI:** Thank you, Chair. Good afternoon, Minister and officials. One of the most common issues that constituents raise, particularly with my colleagues in the inner city, is the outdated owners corporation laws that govern how people live in apartments, and the government did commission an independent review of the *Owners Corporations Act 2006* to identify opportunities for how to fix things. We are seeing a lot of apartments go up across Melbourne, so these laws desperately need reform. I understand the government has had the report from that review since the end of last year. Can I ask: when should we expect to see legislation or reform to these laws?

**Paul EDBROOKE:** So that would be the report that I think was commissioned in 2025 – Marsha Thomson and some economists were on that expert panel. They undertook extensive stakeholder engagement activity, including public consultation via Engage Vic, stakeholder meetings, industry events and consultation with Victorian government departments and other jurisdictions. I understand that the expert panel delivered its final report to government in 2025 to the Minister for Consumer Affairs, and we will have more to say in due course, with the government reviewing that expert panel final report.

**Aiv PUGLIELLI:** Okay. Have you seen the report since taking the portfolio?

**Paul EDBROOKE:** I have not seen the report yet, no.

**Aiv PUGLIELLI:** Have you been briefed on its contents?

**Paul EDBROOKE:** I have not been briefed on its contents, no.

**Aiv PUGLIELLI:** Do you have a timeline for when that would occur?

**Paul EDBROOKE:** Imminently.

**Aiv PUGLIELLI:** Imminently. Okay. I understand another major issue that comes up in relation to owners corporations is proxy votes at owners corporation meetings. There was a circumstance that I was made aware of where for a large apartment building with around a thousand units, for their AGM 33 owners attended in person or online, plus a small number of people holding proxies, but one real estate agent attended holding 35 proxies. Many owners in large buildings want to see those rules changed to stop this harvesting of proxies that goes on. What work is being undertaken to address this misuse of proxy votes in large apartment buildings?

**Paul EDBROOKE:** It is a great question, Mr Puglielli, and it is one that I believe we are working on at the moment, and we have done quite a bit of consultation on this. As far as the case which you are talking about goes, it is not the only case I have heard about in that way, and there are suggestions about how the government goes about reform in this area, whether it is one vote per lot et cetera, and I am sure you have heard about this as well. I might throw to our Dep Sec, if you can give us a little bit more detail on where we are at the moment.

**Lisa GANDOLFO:** Yes. Sure, Minister. Thanks, Mr Puglielli. It is a really important issue that we do need to address, and I would not want to speculate on policy for the Victorian government going forward, but I can definitely say that it is being explored, and I am sure the government will have more to say about that.

**Aiv PUGLIELLI:** Can we expect laws this year?

**Paul EDBROOKE:** It is something that I am looking at right now, Mr Puglielli, and if I can take action on it imminently, I will.

**Aiv PUGLIELLI:** Thank you.

**The CHAIR:** Thank you, Mr Puglielli. Minister and officials, thank you for taking the time to speak with the committee today. The committee will follow up on any questions taken on notice in writing, and responses are required within five working days of the committee's request.

The committee will now have a very quick break before beginning its consideration of the portfolio for renters at 2:20 pm. I declare this hearing adjourned.

**Witnesses withdrew.**