*Dear Senator/MP,*

*I write to raise my serious concerns with the Government’s proposals to axe consumer protections in our lending laws.*

*In my role at [organisation],\* I help people to stand up to the banks and other lenders. I have spoken with people who are totally overwhelmed with debt. These laws help people to get back on their feet, and deter lenders from offering unsuitable loans.*

*[insert case study, ideally from the MP’s electorate]*

*Our lending laws are there to help stop these situations happening. The banks and other lenders have breached thesel aws, but at least there is some deterrent and form of redress for people when that happens at the moment. The Government is planning to remove these protections in the middle of a recession, when it’s more likely than ever that people will be desperate and more vulnerable to being taken advantage of by lenders.*

*This proposal from the Government directly contradicts the very first recommendation of the Financial Services Royal Commission, which was to not change our lending laws. Axing protections in our lending laws will only serve to hinder our economic recovery, and harm Australian families.*

*Can I count on your vote against these proposals? I would be grateful for the opportunity to meet with you to discuss further about how these changes would impact our local community.*

*Regards*

*[insert name/address/organisation]*

*\*Only use your organisation’s name if you have permission to do so.*