



# **Treasury Laws Amendment (Putting Consumers First—Establishment of the Australian Financial Complaints Authority) Commencement Instrument (No. 3 of 2018)**

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I, Stuart Robert, Assistant Treasurer, hereby specify for the purposes of subitem 72(2) of Schedule 1 to the *Treasury Laws Amendment (Putting Consumers First—Establishment of the Australian Financial Complaints Authority) Act 2018* that the amendments made by Part 5 of Schedule 1 to that Act apply from 1 November 2018.

Dated: 19 October 2018

Stuart Robert  
Assistant Treasurer

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