

Independent Review of the Banking Code Compliance Committee

Consultation Paper

16 October 2026

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1. Consultation process

This paper seeks written stakeholder input on issues that should be considered in the 2026 independent review of the Banking Code Compliance Committee (BCCC). The review commenced on 4 September 2026. A final report will be provided to the BCCC by 30 June 2027.

The Reviewer is also undertaking a separate independent review of the Banking Code of Practice (the Code). Information on that review and how to make a submission is available at 2026bankingcodereview.com.au.

This paper briefly outlines key themes for the review and highlights areas for stakeholder feedback. Submissions addressing the terms of reference and questions in this paper are invited from any interested organisation by 11 December 2026. The Reviewer also welcomes feedback and submissions on any other aspect of the role, functions, governance and operation of the BCCC.

Submissions are being accepted via the review's online submission page at bcccreview.org.au. Submissions will be treated as public and published on the review website unless the submitter indicates clearly that they wish the submission to be treated as confidential. Further information about providing a confidential submission is provided on the review's submission page.

After considering responses to this Consultation Paper and further engagement with stakeholders, the Reviewer will issue an Interim Report in March 2027 to seek feedback on preliminary findings and potential areas for improvement to the BCCC.

Enquiries on this Consultation Paper or the review process can initially be directed to secretariat@bcccreview.org.au.

2. Background and context

The BCCC is an independent body that is established under the Code to monitor bank compliance with the Code. Its aim is to drive best practice Code compliance and thereby improve standards of service in the Australian banking industry. The last review of the BCCC was completed in 2021.¹

The BCCC is a three-person committee comprising an independent chair, a consumer representative and an industry representative. It is supported by a Secretariat which is provided by the Australian Financial Complaints Authority (AFCA).

The BCCC's roles and functions are set out in more detail in the BCCC Charter. The Charter is supported by several operational documents, including the BCCC Operating Procedures and the Priority Monitoring Framework. These documents are publicly available and have been updated in recent years in response to the recommendations of the 2021 review.

The key role of the BCCC is to monitor banks' compliance with the Code. It does this by:

- gathering self-reported data from banks on breaches of Code obligations and information from other sources to identify and prioritise areas for further action;
- regular public reporting on overall compliance with the Code;
- undertaking inquiries and reviews into banks' compliance with particular sections or provisions of the Code;
- investigating alleged breaches of the Code;
- taking appropriate action, including applying sanctions, in response to breaches of the Code;
- providing guidance to Code subscribers on interpretations of the Code and sharing examples of best practice compliance; and
- engaging with Code subscribers and other organisations to promote the Code.

The Charter requires the BCCC to commission a periodic review of its activities, coinciding with the periodic review of the Code by the Australian Banking Association (ABA). This review of the BCCC has been established to coincide with the independent review of the Code which commenced on 4 September 2026.

The BCCC operates within a broader compliance and enforcement framework for the Code and banking sector regulation more generally. This is important for understanding the purpose and functions of the BCCC, including its interactions with other organisations that have a role in regulating bank conduct and standards.

In relation to the Code:

- the BCCC monitors industry compliance with the Code. As outlined above, it reports publicly on breaches and has powers to impose sanctions. It does not handle individual complaints about the Code;

¹ Khoury (2021) *Independent review of the Banking Code of Practice: Final Report*, [cameron.ralph.khoury website](https://www.cameron.ralph.khoury.com.au/).

- consumers and small businesses may take individual complaints about Code breaches to AFCA for resolution; and
- the provisions in the Code are legally enforceable by individual customers via its inclusion in customer contracts.

Government regulators are also relevant when considering the regulation and enforcement standards in retail banking. Most significantly, ASIC has responsibility for consumer protection in financial services and banking, as well as responsibility for code approval. In some circumstances the BCCC may report serious or systemic issues to ASIC.

2.1. Review - objectives and scope

The terms of reference set out the scope for the BCCC review. The full terms of reference are included in Appendix 1.

The terms of reference specifically require the Reviewer to consider:

1. Whether the BCCC's role, functions and powers under the Charter remain appropriate and fit for purpose in the current operating environment.
2. The extent to which the BCCC is effectively delivering its role and functions, including through:
 - monitoring compliance with the Banking Code;
 - identifying and responding to serious or systemic issues;
 - undertaking inquiries, investigations and reviews;
 - issuing findings, guidance and sanctions where appropriate; and
 - contributing to improved Code compliance outcomes.
3. Whether current governance arrangements appropriately support:
 - the independence and integrity of the BCCC;
 - effective and transparent decision-making;
 - accountability; and
 - stakeholder confidence.
4. Whether resourcing remains adequate for the BCCC to fulfil its functions.
5. The adequacy of the BCCC's Small Business and Agribusiness Advisory Panel's (Panel) Terms of Reference and the extent to which the Panel assists the BCCC to meet its purpose with regard to small business and agribusiness matters.
6. Whether the BCCC's operating model, capability, and resourcing remain appropriate to effectively deliver the functions and activities contemplated by the Code and Charter.

3. Role, functions and powers of the BCCC

3.1. Monitoring compliance

The BCCC undertakes risk-based monitoring of subscribing banks' compliance with the Code. An important part of this is gathering data and intelligence from banks' biannual Compliance Statements and other sources to enable it to assess broader trends and emerging issues. This helps to ensure its monitoring activities are directed at the areas of greatest potential consumer harm.

Breach reporting

A key method used by the BCCC to monitor banks' compliance with the Code is to require them to provide Banking Code Compliance Statements every six months in accordance with paragraph 4.2 of the Charter. The BCCC's *Guidance Note 1: Breach identification and reporting*² sets out the expectations for how banks should identify, assess and report breaches of the Code. The BCCC publishes a report summarising the data received in banks' Compliance Statements. This data is published on a de-identified basis.

Since 2021, the BCCC has sought to improve the speed and efficiency of its reporting on banks' Compliance Statements, including by:

- releasing updated guidance to Code subscribers which is more detailed, provides examples, introduces materiality thresholds for breaches of some paragraphs of the Code and introduced a new definition of 'systemic breaches';
- simplifying the submission for banks;
- increasing resourcing and use of data analytics tools to enhance capability. As a result, the BCCC can now prepare reports within weeks of receiving banks' Compliance Statements rather than months; and
- reducing duplication in reporting by obtaining data from other agencies or public sources.

Questions

1. *The Reviewer welcomes views from stakeholders on the effectiveness of breach reporting, in particular the impact of the changes that have been made since the last review.*

² BCCC (28 February 2025) *Guidance Note 1: Breach identification and reporting*, BCCC website.

Other sources of information

In addition to Compliance Statements, the BCCC uses other sources of information to identify emerging risks and to determine where to target its monitoring. The BCCC has indicated this includes:

- breach reporting trends;
- complaints received by the BCCC;
- ASIC internal dispute resolution data;
- AFCA complaint data;
- previous inquiries and investigations;
- consumer advocate insights;
- industry insights;
- stakeholder consultations; and
- publicly available information.

Questions

2. *The Reviewer is interested in how effectively the BCCC makes use of information obtained from multiple sources about emerging risks and potential areas of focus for monitoring. In particular, stakeholders providing information and input to the BCCC may wish to comment on how effectively the BCCC uses that information.*

Priority setting for monitoring

Each year the BCCC determines its priorities in accordance with its Priority Monitoring Framework (PMF). The PMF is intended to ensure that the BCCC's monitoring work and investigations focus on serious and systemic issues that present the greatest detriment to customers.³

Factors that the BCCC will consider in determining its priorities are set out the PMF and include:

- the systemic or widespread nature of an issue;
- the likelihood of detriment occurring or reoccurring;
- the severity and scale of potential detriment to customers, particularly vulnerable customers;
- whether the issue is of serious public concern or is relevant to the broader industry;
- whether a bank, industry or other forum has acted to understand and address an issue; and
- the compliance history of a bank.⁴

In recent years, the BCCC has increased the transparency of its priority setting process. This includes consulting publicly on its annual priorities. A wide range of stakeholders have contributed to this process. For example, the BCCC received 15 submissions to the consultation on its 2026-27 priorities, including from banks, consumer groups, small business groups and individuals.

³ BCCC (28 February 2025) *BCCC Priority Monitoring Framework*, BCCC website, p 3.

⁴ As above, p 3.

The BCCC's priorities for each financial year are published in the BCCC's annual Business Plan.

Questions

3. *The Reviewer is interested in feedback on the BCCC's priority setting process and whether increased consultation and transparency have improved the process.*
4. *Is the process ensuring that the BCCC prioritises serious and systemic issues that present the greatest risk of detriment to consumers?*
5. *Is the priority setting process supporting a proactive approach to the identification of risks and emerging issues*

3.2. Inquiries, Reviews and Investigations

Once the BCCC has identified its priorities, it has a range of tools available to monitor compliance and/or address non-compliance from targeted reviews and inquiries through to formal investigations of potential non-compliance.

Inquiries and reviews

Where there are compliance issues or emerging risks that require greater examination, the BCCC can conduct:

- **Reviews:** Smaller, lighter touch and highly targeted monitoring activities (e.g. website reviews) to confirm subscriber compliance against a specific issue, emerging risk, or area of potential under-reporting;
- **Thematic inquiries:** A comprehensive, industry-wide analysis of a significant compliance subject or issue, typically involving all or a large proportion of bank subscribers; and
- **Targeted inquiries:** A focused review of a specific compliance issue across a defined group of banks where there is an elevated risk or a need for closer examination.

At the end of an inquiry, the BCCC will publish a report on its findings and recommendations. Typically, these reports also include examples of good practice in the industry. They are intended to drive better Code compliance practices by highlighting areas of potential non-compliance and outline the BCCC's expectations for what "good compliance" looks like in practice.

The ABA has recently agreed to a change that will allow the BCCC to identify the banks that are the subject of its thematic inquiries and reviews. The change is intended to increase transparency about the scope of the BCCC's monitoring work.

Consistent with ASIC reports, while banks will be identified and aggregate outcomes published, BCCC inquiries and reviews will not attribute individual findings or performance to specific banks.

Relevant amendments to the BCCC's Charter and operating arrangements are being progressed to support implementation of this change. Stakeholders may wish to consider this development when providing views on the BCCC's broader transparency and reporting arrangements.

Where, in the process of an inquiry, the BCCC identifies serious or systemic risks of a Code breach it may commence an investigation (see below).

Each year, in its Business Plan, the BCCC sets out the inquiries it intends to undertake. Since 2021, the BCCC has completed inquiries on:

- deceased estates;⁵
- Code guarantee obligations;⁶
- protecting older customers from financial abuse;⁷
- Code compliance in Bank@Post services (jointly with the Customer Owned Bank Code Compliance Committee);⁸
- basic accounts;⁹ and
- inclusivity, accessibility and vulnerability.¹⁰

In 2026-27, the BCCC intends to:

- finalise inquiries on (i) the sale of unsecured debt and (ii) compliance with the ABA's Branch Closure Support Protocol; and
- commence an inquiry that examines how banks communicate with customers, or their representatives, when financial difficulty assistance is requested.¹¹

Questions

6. *The Reviewer welcomes comments on the effectiveness of BCCC inquiries and reviews in improving compliance with Code.*

Investigations

The BCCC can undertake formal investigations where potential non-compliance is raised as a public concern, a third-party referral, or identified through proactive monitoring. Investigations formally determine whether a bank has failed to comply with the Code, and where appropriate, may result in findings and/or sanctions.

The BCCC is able (but not required) to investigate an alleged breach of the Code if it is in its jurisdiction. Clause 5.3 of the Charter prevents the BCCC from investigating allegations that are:

- related to a bank's commercial judgement in a decision about lending, security, or enforcement;

⁵ BCCC (June 2026) *Managing deceased estates: a follow-up review*, BCCC website.

⁶ BCCC (August 2023) *Follow up inquiry: Guarantee compliance*, BCCC website.

⁷ BCCC (February 2026) *Protecting older customers from financial abuse*, BCCC website.

⁸ BCCC and Customer Owned Banking Code Compliance Committee (February 2026) *Code compliance in Bank@Post services*, BCCC website.

⁹ BCCC (September 2025) *Back to basics: Supporting access to inclusive banking*, BCCC website.

¹⁰ BCCC (January 2025) *Inclusivity, accessibility and vulnerability: follow up report*, BCCC website.

¹¹ BCCC (July 2026) *2026-27 Business Plan*, BCCC website, p 2

- raised after two years of the complainant becoming aware of events that gave rise to the concern (unless by mutual agreement between the BCCC and the bank, or in special or appropriate circumstances as set out in clause 23 of the Operating Procedures);
- based on the same events and facts as a previous concern reported to the BCCC by the same person;
- under investigation by another forum; or
- about matters not directly related to compliance with the Code.

The investigation process is set out in the BCCC's Operating Procedures. Some of the steps are formally delegated to the BCCC Secretariat including triaging matters to determine if they are within the BCCC's mandate and assessing whether it is appropriate to investigate. The BCCC retains the responsibility of determining whether a bank has breached the Code and, if so, deciding whether to apply a sanction.

It is BCCC policy that an organisation which refers a breach allegation to the BCCC is advised of the outcome of the matter.

Questions

7. *The Reviewer is interested in feedback on the effectiveness and impact of BCCC investigations.*
8. *Are organisations or individuals who refer allegations of non-compliance appropriately informed of outcomes?*

3.3. Findings and sanctions

When the Committee concludes an investigation, it will issue a finding on whether a bank has breached the Code. The Committee publishes its findings on a de-identified basis and may also publish observations, recommendations and guidance based on the findings.

Paragraph 7.1 of the Charter gives the BCCC the power to apply sanctions to a Code subscriber for a breach of the Code in particular circumstances. This includes where a finding has been made that the breach is serious or systemic. The BCCC's definition of a systemic and serious breach is set out in *Guidance Note 1*.

Sanctions available to the BCCC include:

- requiring a Code Subscriber to rectify the breach e.g. taking steps to better understand the underlying issues or implement specific measures to prevent the breach from recurring;
- requiring a Code Subscriber to conduct a compliance review of any remediation actions and rectification actions;
- a formal warning putting the bank on notice that it needs to address the compliance concerns and may be subject to additional sanctions for further similar breaches;
- requiring a Code subscriber to deliver targeted training to relevant staff on the Code;
- naming the Code subscriber on the BCCC website and in its annual report; and
- reporting serious or systemic compliance issues to ASIC.

Naming of a bank is the BCCC's strongest public accountability mechanism. Where a naming sanction is applied the BCCC will publish a summary of its findings on its website and include the matter in its Annual Report.

The sanctions available to the BCCC generally align with those available to other finance sector industry code compliance committees. However, some code compliance committees can apply additional sanctions that are not available to the BCCC, for example, requiring a code subscriber to make a community benefit payment of up to \$100,000 and requiring subscribers to publish the fact they have committed a breach of the Code.

Questions

9. *The Reviewer is interested in the effectiveness of the sanctions available to the BCCC and the BCCC's approach to applying sanctions for breaches of the Code.*

3.4. Guidance notes

The Charter permits the BCCC to publish guidance notes. These represent the BCCC's interpretation of the Code and how banks may better comply with it. They are intended to drive improvements and promote best practice in Code compliance.

There are currently three guidance notes which apply to the 2025 Code:

- Guidance note 1: Breach identification and reporting;¹²
- Guidance note 4: Closure of accounts in credit;¹³ and
- Guidance note 5: Basic, low or no fee transaction accounts.¹⁴

In addition to guidance notes, from time to time, the BCCC publishes examples of good practice. These are real examples from Code subscribers that may go beyond the minimum requirements of the Code. They are intended to assist banks to learn from the practices of other Code subscribers and consider whether that is a practice they might adopt.

Questions

10. *The Reviewer is interested in on the effectiveness of the BCCC guidance notes in supporting improved compliance with the Code*
11. *Are there any areas where additional guidance would assist bank compliance with the Code?*

¹² BCCC (28 February 2025) *Guidance note 1: Breach identification and reporting*, BCCC website.

¹³ BCCC (6 March 2025) *Guidance note 2: Closure of accounts in credit*, BCCC website.

¹⁴ BCCC (17 March 2025) *Guidance note 3: Basic, low or no fee transaction accounts*, BCCC website.

4. Governance arrangements and resourcing

4.1. Governance

The BCCC's governance arrangements are set out in Section C of the Charter. Key features include:

- The composition of the BCCC and process to appoint members. This specifies that the BCCC comprises an independent Chair (appointed jointly by AFCA and the ABA), an industry representative (appointed by the ABA) and a consumer representative (appointed by consumer representatives on the Board of the Consumers' Federation of Australia);
- Establishment of the secretariat and powers to delegate functions to the CEO;
- Meeting and voting procedures. All three members of the BCCC are required for a quorum and decisions are made on the basis of a simple majority of votes; and
- Conflict management. The BCCC Secretariat maintains a conflict register and BCCC members must not be present for decisions or votes where they have a conflict.

Questions

12. *To what extent do the BCCC's governance arrangements support the following outcomes?*

- *The independence and integrity of the BCCC*
- *Effective and transparent decision making*
- *Accountability; and*
- *Stakeholder confidence*

13. *Are any changes required to enhance BCCC governance?*

4.2. Resourcing and capability

The terms of reference require the Reviewer to consider whether resourcing remains adequate for the BCCC to fulfil its functions. Both the Code and paragraph 13.4(a) of the Charter say the ABA, "...will ensure that the BCCC has sufficient resources and funding to carry out its functions."

The BCCC Secretariat is part of AFCA's Code Team. AFCA provides this service under a contract with the ABA. Along with the Code, the AFCA Code Team also supports code compliance committees and monitoring for codes covering general insurance, life insurance, insurance brokers and customer-owned banks.

By 30 April each year, the BCCC must provide the ABA with a proposed budget and business plan for the next financial year. The ABA has the opportunity to discuss any proposed adjustments with the BCCC and is required to provide final approval by 30 June.

The BCCC's annual resourcing is published in its Annual Report. Resourcing should be sufficient to ensure that the BCCC can effectively deliver the activities contemplated by the Code and Charter, and should enable the BCCC to undertake a range of activities that are focussed on areas of significant non-compliance and actual and/or potential consumer harm.

It is also important that the BCCC has the capability it requires to deliver on the activities contemplated by the Code and Charter. Over recent years, the BCCC has built its capability in data analysis, including investing in data analytics tools and adding a dedicated data analyst.

Questions

14. The Reviewer is interested in observations on

- *the budget process; and*
- *the adequacy of the BCCC's resources.*

15. Are any areas where the BCCC should be undertaking more monitoring or other activities to ensure it is effectively delivering on its roles and functions?

16. Does the BCCC have the right capabilities to perform its role and functions? Are there any areas where the BCCC needs to develop capability?

5. Stakeholder engagement

The Charter requires the BCCC to promote awareness of the Code both to Code subscribers and relevant external organisations. Furthermore, it is expected that the BCCC will engage with a range of stakeholders to help ensure it operates effectively and supports Code compliance.

5.1. Engagement with other organisations

The BCCC has sought to establish a structured approach in its stakeholder engagement. This includes the development of a stakeholder engagement framework and strategy, including annual stakeholder engagement plans.

Engagement with subscriber banks is a key part of the overall engagement program. The BCCC's plan prioritises engagement with:

- the four major banks;
- two small to mid-tier banks based on strategic rotation and risk considerations; and
- banks at risk of under-reporting breaches.

In each year, the plans include engagement with consumer and small business groups, regulators and government, media and other professional stakeholders (e.g. legal professionals).

In addition, stakeholder engagement is incorporated into the BCCC's annual strategy meeting. This is attended by a range of stakeholders, including the ABA, consumer and small business groups and regulators to discuss current issues and insights to inform priority setting for the annual Business Plan.

Information sharing between the BCCC and other regulatory and oversight bodies can improve oversight of banks and reduce duplication. The BCCC and AFCA have developed a detailed Information Sharing Agreement and supplementary protocols to facilitate the exchange of information under AFCA's Rules. The agreement establishes arrangements covering information requests, permitted uses, privacy, consent, security and governance. Further work is underway within AFCA to settle the legal and practical arrangements applying to the sharing of systemic issues information.

The BCCC's relationship with ASIC is also important. Compliance issues may involve both breaches of the law and Code breaches. Furthermore, following a finding of serious or systemic non-compliance, the BCCC may refer the issue to ASIC for further consideration and potential action. Communication and coordination on these matters can help ensure issues are dealt with by the most appropriate body.

Questions

- 17. The Reviewer welcomes feedback on the quality of the BCCC's engagement with stakeholders and its contribution to the work of the BCCC.*
- 18. Are there any enhancements that could be made to the BCCC's interactions with AFCA and ASIC?*
- 19. The Reviewer is interested in the effectiveness of the BCCC's awareness raising activities and whether there are additional steps the BCCC could take to raise awareness of the Code with Code subscribers and/or external organisations.*

5.2. The Small Business and Agribusiness Advisory Panel

Paragraph 10.1(b) of the Charter requires the BCCC to appoint “a person or a panel of persons, with expertise in small business and/or agribusiness to act as a consultant on small business and agribusiness issues.”

To meet this requirement, the BCCC has established the Small Business and Agribusiness Advisory Panel (the Panel). The Panel comprises four people with experience in rural financial counselling, the Small Business Debt Helpline (operated by Financial Counselling Australia), consumer protection and financial services law, and the Australian Small Business and Family Enterprise Ombudsman.

The Reviewer is required to consider the adequacy of the Panel's terms of reference and the extent to which the Panel assists the BCCC to meet its purpose with regard to small business and agribusiness matters.

The terms of reference set out the purpose and meeting frequency for the Panel. The BCCC meets with the Panel at least twice per year and Secretariat staff meet with the Panel quarterly. These meetings provide an opportunity for Panel members to share insights on banking issues affecting small business and agribusiness customers. The BCCC may also engage the Panel as needed to provide advice, support with/at stakeholder meetings or share insights on small business and agribusiness matters.

Questions

- 20. How effectively does the Panel assist the BCCC to meet its purpose with regard to small business and agribusiness matters?*
- 21. Are any enhancements required to the BCCC's Small Business and Agribusiness Advisory Panel's Terms of Reference?*

Appendix 1: Review Terms of Reference

Background

The Banking Code Compliance Committee (BCCC) is an independent body established under the Banking Code of Practice (Banking Code) and governed by its Charter.

Clause 14.1 of the Charter requires the BCCC to arrange a periodic review of its activities coinciding with the periodic review of the Banking Code.

Consistent with this requirement, this review will be undertaken concurrently with the independent review of the Banking Code.

The BCCC recognises there will be value in the reviewer engaging with, or having regard to, relevant observations arising through the Banking Code review process where these relate to the operation of the BCCC. However, this review is distinct from the review of the Banking Code, its policy settings or Code obligations.

The review is intended to support continuous improvement and ensure the BCCC remains well positioned to continue delivering its role as an independent monitoring body.

The review will be conducted independently of the BCCC and supported by an independent secretariat appointed by the reviewer.

Scope of the Review

The reviewer will consider:

1. Whether the BCCC's role, functions and powers under the Charter remain appropriate and fit for purpose in the current operating environment.
2. The extent to which the BCCC is effectively delivering its role and functions, including through:
 - monitoring compliance with the Banking Code;
 - identifying and responding to serious or systemic issues;
 - undertaking inquiries, investigations and reviews;
 - issuing findings, guidance and sanctions where appropriate; and
 - contributing to improved Code compliance outcomes.
3. Whether current governance arrangements appropriately support:
 - the independence and integrity of the BCCC;
 - effective and transparent decision-making;
 - accountability; and
 - stakeholder confidence.
4. Whether resourcing remains adequate for the BCCC to fulfil its functions.
5. The adequacy of the BCCC's Small Business and Agribusiness Advisory Panel's (Panel) Terms of Reference and the extent to which the Panel assists the BCCC to meet its purpose with regard to small business and agribusiness matters.

6. Whether the BCCC's operating model, capability, and resourcing remain appropriate to effectively deliver the functions and activities contemplated by the Code and Charter.

The review will not review the Banking Code of Practice.

Approach

The review will include a public consultation process, and submissions will be invited from any interested person or organisation.

In undertaking the Review, the reviewer should have regard to:

- the role, functions and expectations of the BCCC as set out in the Charter; and
- relevant regulatory expectations relating to code administration and independent monitoring, including ASIC Regulatory Guide 183.

The reviewer may:

- review BCCC publications, reporting and governance materials;
- consider available compliance and operational information;
- engage with current and former BCCC Members;
- engage with the Code Secretariat Team; and
- consult with stakeholders including subscribing banks, consumer representatives, AFCA, regulators and other interested parties.

The reviewer will determine the detailed methodology and will be supported by an independent secretariat, which will assist in coordinating consultations, managing submissions, arranging stakeholder engagement, and supporting the preparation of review materials. The independent secretariat will operate at the direction of the reviewer.

Deliverables and Timing

The reviewer will prepare:

- a consultation paper; and
- a final report setting out findings and recommendations.

Recommendations should be practical, proportionate and directed to strengthening the effectiveness and operation of the BCCC.

The review will commence in September 2026 and conclude in June 2027.

The final report will be published by the BCCC.

The BCCC will consider the findings and recommendations and publish a response that outlines any proposed actions.

Independence and Administration

The reviewer must not have any actual, potential or perceived conflict of interest that could reasonably affect the conduct of the review or stakeholder confidence in its outcomes.

The review will be commissioned by the BCCC and conducted independently by the reviewer. The reviewer will be supported by an independent secretariat appointed for the purposes of the review.

The independent secretariat will be responsible for managing stakeholder engagement, coordinating public consultation, receiving submissions, and providing administrative support to the reviewer. The independent secretariat will act independently of the BCCC Secretariat in carrying out these functions.

