

NORTHERN TERRITORY OF AUSTRALIA

**CONSUMER AFFAIRS AND FAIR TRADING (PAWNBROKERS AND
SECOND-HAND DEALERS) REGULATIONS 1998**

As in force at 10 February 2026

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Regulations under the *Consumer Affairs and Fair Trading Act 1990*

Part 1 Preliminary

1 Citation

These Regulations may be cited as the *Consumer Affairs and Fair Trading (Pawnbrokers and Second-hand Dealers) Regulations 1998*.

2 Commencement

These Regulations come into operation on the commencement of Part 14 of the *Consumer Affairs and Fair Trading Act 1990*.

3 Exempt second-hand goods

For the purposes of the definition of ***second-hand goods*** in section 244(1) of the Act, goods that have been worn or otherwise used and that are goods specified in the Schedule are not to be treated as second-hand goods for the purposes of the Act.

Part 2 Licence applications

4 Fees

(1) For the purposes of sections 251(1)(b) and 255(1)(b) of the Act, in relation to an application for the grant or renewal of a pawnbroker's licence or second-hand dealer's licence, the fee is:

- (a) where the applicant is a natural person – 55 revenue units plus:
 - (i) where the application is for a licence for one year – 170 revenue units;
 - (ii) where the application is for a licence for 2 years – 285 revenue units; or

- (iii) where the application is for a licence for 3 years – 400 revenue units; or
 - (b) where the applicant is a corporation – 115 revenue units plus:
 - (i) where the application is for a licence for one year – 170 revenue units;
 - (ii) where the application is for a licence for 2 years – 285 revenue units; or
 - (iii) where the application is for a licence for 3 years – 400 revenue units;
 - (c) where the Director, under section 253 of the Act, waives the requirement for the publication of a notice under section 251 of the Act in relation to the application – 115 revenue units;
 - (d) where the licence will relate to more than one business premises – 115 revenue units in relation to each additional business premises; and
 - (e) where the application is for renewal of a licence later than 28 days before the day on which the licence is due to expire – 170 revenue units.
- (2) For the purposes of sections 251(1)(b) and 255(1)(b) of the Act, in relation to an application for the grant or renewal of a pawnbroker/second-hand dealer's licence, the fee is:
- (a) where the applicant is a natural person – 85 revenue units plus:
 - (i) where the application is for a licence for one year – 230 revenue units;
 - (ii) where the application is for a licence for 2 years – 400 revenue units; or
 - (iii) where the application is for a licence for 3 years – 515 revenue units; or
 - (b) where the applicant is a corporation – 170 revenue units plus:
 - (i) where the application is for a licence for one year – 230 revenue units;
 - (ii) where the application is for a licence for 2 years – 400 revenue units; or

- (iii) where the application is for a licence for 3 years – 515 revenue units;
 - (c) where the Director, under section 253 of the Act, waives the requirement for the publication of a notice under section 251 of the Act in relation to the application – 115 revenue units;
 - (d) where the licence will relate to more than one business premises – 115 revenue units in relation to each additional business premises; and
 - (e) where the application is for renewal of a licence on a day later than 28 days before the day on which the licence is due to expire – 170 revenue units.
- (3) The fee for the purposes of section 268(2) of the Act is 5 revenue units.
- (4) Where a licence is, in accordance with regulation, to be issued:
- (a) for less than 12 months – the fee payable is, for each whole month for which the licence is issued, $1/12^{\text{th}}$ of the fee for issue of a licence for 12 months;
 - (b) for more than 1 year but less than 2 years – for each whole month for which the licence is issued, $1/12^{\text{th}}$ of the fee for issue of a licence for 2 years; or
 - (c) for more than 2 years but less than 3 years – for each whole month for which the licence is issued, $1/12^{\text{th}}$ of the fee for issue of a licence for 3 years.

5 Details to be included on licence application

For the purposes of section 251(1)(a) of the Act, the following details are prescribed:

- (a) the applicant's name;
- (b) if the application is made by a corporation – the name of each director of the corporation;
- (c) the business name under which the applicant proposes to conduct business as a pawnbroker, second-hand dealer or pawnbroker/second-hand dealer;
- (d) the business premises and storage premises to which the licence, if granted, will apply.

6 Details to be published in newspaper

For the purposes of section 251(4)(b) of the Act, the following details are prescribed:

- (a) the applicant's name;
- (b) if the application is made by a corporation – the name of each director of the corporation;
- (c) the business name under which the applicant proposes to conduct business as a pawnbroker, second-hand dealer or pawnbroker/second-hand dealer, as the case may be;
- (d) the business premises to which the licence, if granted, will apply.

7 Evidence of identity for licence application

For the purposes of section 254(a)(iv) of the Act, evidence of the identity of a person applying for the grant of a licence may consist of any one of the following:

- (a) a certificate as to the applicant's Australian citizenship;
- (b) a document establishing the discharge of the applicant from an Australian defence force;
- (c) a document establishing the applicant has been appointed as a commissioner for oaths or justice of the peace;
- (d) a document, issued by the department of the Commonwealth with primary responsibility for the administration of immigration, evidencing that the applicant has been granted permanent residency in Australia.

Part 3 Identification**9 Particulars to be kept in Register**

For the purposes of section 268(1)(e) of the Act, the following particulars are prescribed:

- (a) the address of the storage premises to which the licence applies;
- (b) where the holder of a licence is a corporation:
 - (i) the name and address of each director of the corporation;

- (ii) the registration number, within the meaning of the Corporations Act 2001, of the corporation; and
 - (iii) the registered office within Australia, within the meaning of the Corporations Act 2001, of the corporation;
- (c) where the holder of a licence is a partnership – the name of each partner;
- (d) where the holder of a licence is a natural person – his or her residential address;
- (e) a waiver under section 253 of the Act in relation to the licence;
- (f) the number assigned by the Director to the licence;
- (g) the date on which the licence was granted;
- (h) details of the conditions or restrictions to which the licence is subject;
- (j) the surrender of the licence and the date on which it was surrendered;
- (k) the revocation of the licence and the date of and the reasons for the revocation;
- (m) the suspension of the licence, the date of and duration of the suspension and the reasons for the suspension;
- (n) a summary of each conviction for a breach of the Act by:
 - (i) the holder of the licence;
 - (ii) a partner in a partnership that is the holder of the licence; or
 - (iii) a director of a corporation that is the holder of the licence,

whether the conviction occurred before or after the commencement of Part 14 of the Act.

10 Identification to be worn by employee entering into contract

- (1) For the purposes of section 275(4) of the Act, a person employed at business premises whose functions include entering into contracts at the premises is to display a badge, worn at chest height, on which:
- (a) his or her name appears in legible letters not less than 7 mm in height;
 - (b) the business name of the business at the premises appears in legible letters not less than 7 mm in height; and
 - (c) no advertising material, other than the business logo, appears.
- (2) For the purposes of subregulation (1)(a), the person's name is to correspond with his or her name as kept under section 275(1)(a) of the Act, except that it may be reduced to his or her first given name and surname only.

11 Identification of persons entering into contract

- (1) For the purposes of section 277(1)(b)(iii) of the Act, a document issued by:
- (a) an Agency of the Territory;
 - (b) a department or statutory authority of the Commonwealth or a State or another Territory of the Commonwealth; or
 - (c) a local government of the Territory, a State or another Territory of the Commonwealth,
- that contains a current photograph of the person, the person's name and an unique identifying number is a prescribed means by which a person's identity may be identified.
- (2) If a person cannot provide a document referred to in subregulation (1), 2 documents issued by:
- (a) an Agency of the Territory;
 - (b) a department or statutory authority of the Commonwealth or a State or another Territory of the Commonwealth; or
 - (c) a local government of the Territory, a State or another Territory of the Commonwealth,

that contain the person's name and an unique identifying number is a prescribed means by which a person's identity may be identified.

Part 4 Records to be kept

12 Records to be made by pawnbroker

For the purposes of section 279(s) of the Act, the sale price of unredeemed goods that are sold by the pawnbroker is prescribed.

13 Records to be provided by second-hand dealer

For the purposes of section 282(1)(a) of the Act, the records specified in section 281(a) to (g) (inclusive) of the Act are prescribed.

14 Keeping of records by pawnbrokers

- (1) For the purposes of section 283(1)(b) of the Act, all records required under section 279 of the Act to be recorded by a pawnbroker in relation to each contract entered into by or on behalf of the pawnbroker are to be kept:
 - (a) in an electronic form or in a bound book; and
 - (b) in the numerical order of the distinguishing number required to be recorded in relation to the contract under section 279(a) of the Act.
- (2) For the purposes of section 283(1)(b) of the Act, all affidavits provided to a pawnbroker under section 286 of the Act are to be kept together in a file.

15 Keeping of records by second-hand dealers

For the purposes of section 283(2)(b) of the Act, all records required under section 281 of the Act to be made by a second-hand dealer in relation to contracts entered into by or on behalf of the second-hand dealer are to be kept:

- (a) in an electronic form or in a bound book; and
- (b) in the numerical order of the distinguishing number required to be recorded in relation to the contract under section 281(1)(a) of the Act.

16 Records to be kept in relation to compact discs

A pawnbroker or second-hand dealer must ensure that where a contract is entered into in relation to a compact disc, the title of the disc and the name of the artist are recorded as soon as the information becomes available to the pawnbroker or second-hand dealer or a person entering into the contract on behalf of the

pawnbroker or second-hand dealer.

17 Access for enforcement purposes to information about goods

- (1) For the purposes of section 316 of the Act, the following persons are prescribed:
 - (a) authorized officers;
 - (b) members of the Police Force.
- (2) For the purposes of section 316 of the Act, a pawnbroker is, at the request of a person prescribed under subregulation (1), to enable the person to view the computer database or the bound book in which the information specified in section 279(a) to (e) (inclusive) of the Act is recorded in relation to each contract entered into by the pawnbroker.
- (3) For the purposes of section 316 of the Act, a second-hand dealer is, at the request of a person prescribed under subregulation (1), to enable the person to view the computer database or the bound book in which the information specified in section 281(1)(a) to (e) (inclusive) of the Act is recorded in relation to each contract entered into by the second-hand dealer.

Schedule Goods not to be treated as second-hand goods

regulation 3

1. Boats (but not including outboard motors or other marine equipment).
2. Books, magazines and periodicals.
3. Ferrous and non-ferrous scrap metals (other than gold or silver).
4. Goods collected under a recycling scheme for the purposes of a council constituted under the *Local Government Act 2019*.
5. Goods (other than jewellery) purchased for the purpose of manufacturing another article from the goods.
6. Clothing, including footwear.
7. Furniture, including lamps and light fittings (other than electrical or electronic appliances or movable heaters, where the second-hand dealer's retail sale price is greater than \$30).
8. Household soft furnishings, including rugs, curtains and manchester.
9. Household decorative goods, including statues, figurines, paintings, prints and drawings.
10. Kitchenware, including pots, pans, crockery and cutlery (but not domestic, electrical or electronic appliances where the second-hand dealer's retail sale price is greater than \$30).
11. Motor vehicles.
12. Mining machinery and parts.
13. Farming machinery and parts (but not accessories such as audio equipment, electronic monitoring equipment or lamps, other than those required under the *Motor Vehicles Act 1949*).
14. Rags.
15. Bones.
16. Glassware, including bottles.
17. Cans.
18. Waste plastic materials.
19. Waste paper materials.

20. Salvaged building materials including doors, window frames, tiles, bricks and timber.
21. White goods in the nature of large domestic electrical equipment, including refrigerators, freezers, washing machines, clothes dryers, ovens and ironing presses (but not portable or camping refrigerators or microwave or microwave/convection ovens).
22. Camping equipment and fishing gear where the second-hand dealer's retail sale price is or will be less than \$30.
23. Collectables such as stamps, trading cards, dolls, toys and military memorabilia.
24. Records and cassette tapes.

ENDNOTES
1 KEY

Key to abbreviations

amd = amended	od = order
app = appendix	om = omitted
bl = by-law	pt = Part
ch = Chapter	r = regulation/rule
cl = clause	rem = remainder
div = Division	renum = renumbered
exp = expires/expired	rep = repealed
f = forms	s = section
Gaz = Gazette	sch = Schedule
hdg = heading	sdiv = Subdivision
ins = inserted	SL = Subordinate Legislation
lt = long title	sub = substituted
nc = not commenced	

2 LIST OF LEGISLATION***Consumer Affairs and Fair Trading (Pawnbrokers and Second-hand Dealers) Regulations (SL No. 20, 1998)***

Notified	1 July 1998
Commenced	1 July 1998

Amendment of Consumer Affairs and Fair Trading (Pawnbrokers and Second-hand Dealers) Regulations (SL No. 25, 2000)

Notified	14 June 2000
Commenced	14 June 2000

Corporations Reform (Consequential Amendments NT) Act 2001 (Act No. 17, 2001)

Assent date	29 June 2001
Commenced	15 July 2001 (s 2, s 2 Corporations Act 2001 (Act No. 50, 2001) (Cth) and <i>Cth Gaz</i> S285, 13 July 2001)

Consumer Affairs and Fair Trading Amendment Regulations 2006 (SL No. 15, 2006)

Notified	31 May 2006
Commenced	1 July 2006 (r 2, s 2 <i>Consumer Affairs and Fair Trading Amendment Act 2002</i> (Act No. 41, 2002) and <i>Gaz</i> G20, 17 May 2006, p 6)

Local Government (Consequential Amendments) Act 2008 (Act No. 28, 2008)

Assent date	14 November 2008
Commenced	1 July 2008 (s 2)

Fees and Charges Amendment Regulations 2009 (SL No. 34, 2009)

Notified	14 December 2009
Commenced	1 January 2010 (r 2)

Oaths, Affidavits and Declarations (Consequential Amendments) Act 2010 (Act No. 40, 2010)

Assent date	18 November 2010
Commenced	1 March 2011 (s 2, s 2 <i>Oaths, Affidavits and Declarations Act 2010</i> (Act No. 39, 2010) and Gaz G7, 16 February 2011, p 4)

Local Court (Related Amendments) Act 2016 (Act No. 8, 2016)

Assent date	6 April 2016
Commenced	1 May 2016 (s 2, s 2 <i>Local Court (Repeals and Related Amendments) Act 2016</i> (Act No. 9, 2016) and Gaz S34, 29 April 2016)

Local Government Act 2019 (Act No. 39, 2019)

Assent date	13 December 2019
Commenced	pt 8.6: 1 July 2022; rem: 1 July 2021 (Gaz S27, 30 June 2021)

Amending Legislation

Statute Law Revision Act 2020 (Act No. 26, 2020)

Assent date	19 November 2020
Commenced	20 November 2020 (s 2)

Local Government Amendment Act 2021 (Act No. 15, 2021)

Assent date	25 May 2021
Commenced	26 May 2021 (s 2)

Justice and Licensing Legislation Further Amendment Act 2022 (Act No. 21, 2022)

Assent date	31 October 2022
Commenced	pt 3: 1 February 2023; rem: 21 December 2022 (Gaz G50, 21 December 2022, p 1)

Trade, Business and Asian Relations Legislation Amendment (Streamlining Licensing Schemes and Other Matters) Act 2026 (Act No. 2, 2026)

Assent date	9 February 2026
Commenced	10 February 2026 (s 2)

3 GENERAL AMENDMENTS

General amendments of a formal nature (which are not referred to in the table of amendments to this reprint) are made by the *Interpretation Legislation Amendment Act 2018* (Act No. 22 of 2018) to: rr 1 and 2 and sch.

4 LIST OF AMENDMENTS

r 4	amd No. 15, 2006, r 6; No. 34, 2009, r 10; Act No. 21, 2022, s 50
r 5	amd No. 15, 2006, r 7
r 6	amd No. 15, 2006, r 8
r 7	amd Act No. 40, 2010, s 202; Act No. 8, 2016, s 45
r 8	amd Act No. 21, 2022, s 50 rep Act No. 2, 2026, s 24
r 9	amd Act No. 17, 2001, s 22; Act No. 21, 2022, s 50
r 11	amd No. 25, 2000
sch	amd Act No. 28, 2008, s 4; Act No. 39, 2019, s 370