

# Appendix 1

## Public Submissions

### Bankruptcy Amendment (Enterprise Incentives) Bill 2017

- 1 Mr Geoff Green
- 2 J P Downey & Co
- 3 Mr Michael Lhuede
- 4 DCS Group Australia
- 5 Dye & Co Pty Ltd
- 6 Australian Securities & Investments Commission
- 7 SellersMuldoonBenton
- 8 CPA Australia
- 9 Law Council of Australia
- 10 Australian Restructuring Insolvency & Turnaround Association
- 11 Australian Institute of Credit Management
- 12 Pitcher Partners
  - 12.1 Supplementary to submission 12
- 13 Financial Rights Legal Centre, Financial Counselling Australia & Consumer Action Law Centre
- 14 Australian Financial Security Authority
- 15 Australian Bankers' Association Inc.
- 16 Australian Criminal Intelligence Commission
- 17 Attorney-General's Department
- 18 Justice Connect
  - 18.1 Supplementary to submission 18
- 19 Commercial and Property Law Research Centre
- 20 Mr Peter McNamee

### Bankruptcy Amendment (Debt Agreement Reform) Bill 2018 [Provisions]

- 1 Professor Ian Ramsay, Harold Ford Professor of Commercial Law  
and Ms Lucinda O'Brien, Research Fellow, Melbourne Law School
- 2 SRMC Limited

- 3 Legal Services Commission of South Australia
- 4 Australian Criminal Intelligence Commission
- 5 Australian Financial Security Authority
  - 5.1 Supplementary to submission 5
- 6 DCS Group
- 7 Institute of Public Accountants
- 8 Credit Corp Group
- 9 Australian Restructuring Insolvency & Turnaround Association
- 10 Fox Symes & Associates
- 11 Mendelsons National Debt Collection Lawyers; Prushka Fast Debt Recovery; and Zurich Capital & Finance
- 12 Ms Janice Paris
- 13 Personal Insolvency Professionals Association
- 14 Australian Bankers' Association Inc.
- 15 Mr Michael Lhuede
- 16 Professor Christopher Symes
- 17 Attorney-General's Department
- 18 Consumer Action Law Centre, Financial Rights Legal Centre, and Financial Counselling Australia
- 19 Ms Betty Weule A.M

## **Additional information, answers to questions on notice and tabled documents**

### **Additional information**

#### **Bankruptcy Amendment (Enterprise Incentives) Bill 2017**

- 1 Additional information from the Australian Criminal Intelligence Commission  
- Hansard corrections

#### **Bankruptcy Amendment (Debt Agreement Reform) Bill 2018 [Provisions]**

- 1 Additional information from the Australian Criminal Intelligence Commission  
- Hansard corrections
- 2 Response from Credit Corp to adverse comment

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## **Answers to questions on notice**

### **Bankruptcy Amendment (Enterprise Incentives) Bill 2017**

- 1 Consumer Action Law Centre - answers to questions on notice from public hearing 5 March 2018 (received 13 March 2018)
- 2 Australian Restructuring Insolvency and Turnaround Association - answers to questions on notice from public hearing 5 March 2018 (received 9 March 2018)
- 3 Australian Banking Association - answers to questions on notice from public hearing 5 March 2018 (received 9 March 2018)
- 4 Australian Financial Security Authority - answers to questions on notice from public hearing 5 March 2018 (received 14 March 2018)
- 5 Attorney-General's Department - answers to questions on notice from public hearings 5 and 6 March 2018 (received 14 March 2018)

### **Bankruptcy Amendment (Debt Agreement Reform) Bill 2018 [Provisions]**

- 1 Consumer Action Law Centre - answers to questions on notice from public hearing 5 March 2018 (received 13 March 2018)
- 2 Australian Financial Security Authority - answers to questions on notice from public hearing 5 March 2018 (received 14 March 2018)
- 3 Attorney-General's Department - answers to questions on notice from public hearings 5 and 6 March 2018 (received 14 March 2018)

## **Tabled Documents**

### **Bankruptcy Amendment (Enterprise Incentives) Bill 2017**

- 1 Document tabled by the Australian Criminal Intelligence Commission at the public hearing on 05 March 2018 - Serious Financial Crime in Australia 2017 report
- 2 Document tabled by CPA Australia at the public hearing on 06 March 2018 - opening statement
- 3 Document tabled by the Australian Securities and Investments Commission at the public hearing on 05 March 2018 - opening statement

### **Bankruptcy Amendment (Debt Agreement Reform) Bill 2018 [Provisions]**

- 1 Document tabled by the Australian Criminal Intelligence Commission at the public hearing on 05 March 2018 - Serious Financial Crime in Australia 2017 report
- 2 Document tabled by CPA Australia at the public hearing on 06 March 2018 - opening statement
- 3 Document tabled by Mr Clifford Mearns, SRMC Ltd at the public hearing on 06 March 2018 - reports and data tables

- 4 Document tabled by Personal Insolvency Professionals Association at the public hearing on 05 March 2018 – pamphlet
- 5 Document tabled by Mr Benjamin Paris, DCS Group at the public hearing on 06 March 2018 - documents provided by Credit Corp