



THE SENATE

ECONOMICS REFERENCES COMMITTEE

Matters relating to credit card interest rates

**PUBLIC HEARING
Thursday 27 August 2015**

**Adelaide Room
Sofitel Sydney Wentworth, 61-101 Phillip Street, Sydney**

Time	Witness
9.00 am	Financial Rights Legal Centre (<i>Submission 13</i>) Ms Katherine Lane, Principal Solicitor Ms Marianna Minhinnick, Financial Counsellor
9.50 am	Reserve Bank of Australia (<i>Submission 20</i>) Dr Malcom Edey, Assistant Governor, Financial System Dr Anthony Richards, Head of Payments Policy Department Mr Darren Flood, Deputy Head, Payments Policy Department
10.40 am	<i>Morning Tea</i>
10.55 am	Australian Prudential Regulation Authority (APRA) Ms Heidi Richards, General Manager, Industry Analysis Mr Pat Brennan, General Manager, Policy Development
11.25 am	Australian Securities and Investments Commission (ASIC) (<i>Submission 16</i>) Mr Michael Saadat, Senior Executive Leader Ms Fiona Maguire, Senior Specialist
12.10 pm	<i>Lunch</i>
1.00 pm	Mr Ross Greenwood Today show finance editor, Channel 9 Mr David Koch Sunrise show, Channel 7 Mr Paul Clitheroe Executive Director, ipac securities; Chairman, Australian Government Financial Literacy Board
2.00 pm	Mr Christopher Zinn Consumer advocate
2.30 pm	CHOICE (<i>Submission 10</i>) Mr Alan Kirkland, Chief Executive Officer Ms Erin Turner, Campaigns Manager
3.15 pm	<i>Adjournment</i>

Committee Secretary: Mark Fitt

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