



THE SENATE

ECONOMICS REFERENCES COMMITTEE

Matters relating to credit card interest rates

**PUBLIC HEARING
Friday 16 October 2015**

**Meeting Room P1
Portside Centre, 207 Kent Street, Sydney**

Time	Witness
9.00 am	Commonwealth Bank of Australia (CBA) (<i>Submission 23</i>) Mr Matthew Comyn, Group Executive of Retail Banking Services Mr Angus Sullivan, Executive General Manager, Retail Products and Strategy
9.50 am	Westpac Group (<i>Submission 21</i>) Mr David Lindberg, Chief Executive Commercial and Business Bank Mr Stephen Benton, Head of Consumer Finance
10.40 am	<i>Morning tea</i>
10.55 am	National Australia Bank (NAB) (<i>Submission 18</i>) Mr Antony Cahill, Group Executive, Product and Markets Mr Angus Gilfillan, Executive General Manager, Consumer Lending
11.45 am	Australian Taxpayers' Alliance & the International Alliance for Electronic Payments (<i>Submission 8</i>) Mr Aaron Lane, Spokesperson Mr Matthew Sinclair, Advisor Professor Jason Potts, Academic Fellow
12.30 pm	<i>Lunch</i>
1.20 pm	Coles Financial Services Mr Rich Wormald, General Manager Ms Vicki Bon, Government and Industry Relations Manager, Corporate Affairs
1.55 pm	One Big Switch Mr Joel Gibson, Campaign Director
2.25 pm	GE Capital Mr Duncan Berry, Chief Executive Officer, GE Capital Australia & New Zealand Ms Rachel Cobb, Managing Director, Consumer, GE Capital Australia & New Zealand
3.00 pm	<i>Afternoon tea</i>
3.15 pm	ANZ (<i>Submission 27</i>) Mr Graham Hodges, Deputy Chief Executive Officer Mr Marco Kohne, Head of Customer Management and Strategy

Committee Secretary: Mark Fitt

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4.05 pm	Visa Mr Stephen Karpin, Group Country Manager, Australia New Zealand and South Pacific
4.55 pm	<i>Adjournment</i>