

Response to Questions on Notice - PJC on Corporations and Financial Services Inquiry into proposals to lift the professional, ethical and education standards of the financial services industry – set out in letter to Joanna Bird dated 29 October 2014 (received by email).

1. Australian Financial Service Licenses (AFSL) in the Commonwealth Bank, ANZ, National Australia Bank, Westpac, Macquarie Bank and AMP

- **What is the cost of an AFSL for each institution?**

The fees to apply for an AFS licence are set out in the Corporations (Fees) Regulations 2001. Effective from 1 July 2014, it costs \$1567 for a body corporate, partnership or non-body corporate trustee to apply for an AFS licence. It costs \$871 for a natural person to apply for an AFS licence.

It is extremely difficult to estimate the additional cost of applying for an AFSL as the costs vary quite significantly between applications for a number reasons, including: the type of authorisations sought, the complexity of the business, the quality of the application, whether the applicant has outsourced the application process, the evidence that is required to be produced, and so on.

There is also varying anecdotal evidence on the cost of applying for a licence where the applicant outsources the preparation of the application to a law firm.

We do not have information on the cost of maintaining an AFS licence for each institution.

- **How many licenses are held by each institution?**

We have provided to the Committee a spreadsheet which sets out the names of the advice licensees that, using our current databases of information we have on companies and AFS licence holders, we can identify as being affiliated with the Commonwealth Bank, ANZ, National Australia Bank, Westpac, Macquarie Bank and AMP. Please see the spreadsheet provided as a separate document.

We note that the spreadsheet may not list all licensees that are affiliated with one of the major institutions because those advice licensees that are public companies are not currently required to notify ASIC of their ultimate holding company. Further, it does not account for any licensees who may operate under a partnership or multi-trustee structure.

We note that only one licence can be held in an entity's name.

- **How many people each license holder supervises in each institution?**

We do not have this information as there is no requirement for licensees to notify ASIC of their employee or director representatives. ASIC does not routinely collect information on the number of people each licensee “supervises” in each institution and there is no requirement to notify under the law.

We refer the Committee to the Money Management Top 100 Dealer Group Survey and other similar surveys by other industry publications such as the IFA survey of Top 50 Dealer groups, which sets out the responses provided by each of the institutions in relation to the number of “planners” or “advisers” in each institution. Note that there are a number of limitations to these types of surveys. Firstly, they rely upon the respondent’s interpretation of the definition of “planner” or “adviser” as opposed to the legal definition of “provide financial product advice”. Secondly, the number of planners or advisers are listed by entity. There may be a number of entities under one “institution” as noted in our response to 1(b) above.

When the Financial Adviser Register is implemented we will have better access to the information requested as this will require employee representatives to be identified and listed.

- **What information does ASIC have about the cost and structure of the financial advice/product divisions in each institution?**

ASIC does not have any information on this subject.

2. Have any organisations lodged an application seeking approval of a code of conduct for financial advisers?

ASIC has received the following applications seeking approval of a code of conduct for financial advisers:

- ASIC received an application for approval of a code of conduct from an industry association under the opt-in code provisions. This application lapsed in light of Government announcements about the repeal of the opt-in provisions.

- ASIC received an application for approval of a new code from a fledgling industry association in October 2013. This application on its face did not meet ASIC's minimum criteria in Regulatory Guide 183 and the application was not pursued.

Surname/ORG name	ABN/ACN
AMP BANK LIMITED	15081596009
AMP CAPITAL FUNDS MANAGEMENT LIMITED	15159557721
AMP CAPITAL INVESTORS LIMITED	59001777591
AMP FINANCIAL PLANNING PTY LIMITED	89051208327
AMP LIFE LIMITED	84079300379
AMP SUPERANNUATION LIMITED	31008414104
CAVENDISH SUPERANNUATION PTY. LTD.	30007778341
CHARTER FINANCIAL PLANNING LIMITED	35002976294
FORSYTHES FINANCIAL SERVICES PTY LTD	17081861261
GENESYS WEALTH ADVISERS LIMITED	20060778216
HILLROSS FINANCIAL SERVICES LIMITED	77003323055
IPAC SECURITIES LIMITED	30008587595
JIGSAW SUPPORT SERVICES LIMITED	21005799977
MONITOR MONEY CORPORATION PTY. LTD.	99001459856
MULTIPOINT PTY LIMITED	76097695988
PARKSIDE INVESTORPLUS SOLUTIONS PTY LIMITED	28003884651
PPS LIFESTYLE SOLUTIONS PTY LTD	13051228641
PRIORITY ONE AGENCY SERVICES PTY LTD	40074621131
PROSPERITUS PTY LTD	43010644514
QUADRANT SECURITIES PTY LTD	50009556370
SMSF ADVICE PTY LIMITED	11074225353
STRATEGIC PLANNING PARTNERS PTY LTD	65057800405
TFS FINANCIAL PLANNING PTY LTD	18088309308
TOTAL SUPER SOLUTIONS PTY. LTD.	41097185834
TYNAN MACKENZIE PTY LTD	94066074744
AMP INVESTMENT SERVICES PTY LIMITED	71063986989
AUSTRALIAN SECURITIES ADMINISTRATION LIMITED	83002905197
IPAC ASSET MANAGEMENT LIMITED	22003257225
IPAC PORTFOLIO MANAGEMENT LIMITED	51071315618
N. M. SUPERANNUATION PROPRIETARY LIMITED	31008428322
NATIONAL MUTUAL FUNDS MANAGEMENT LTD.	32006787720
NMMT LIMITED	42058835573
THE NATIONAL MUTUAL LIFE ASSOCIATION OF AUSTRALASIA LIMITED	72004020437
ANZ CAPEL COURT LIMITED	30004768807
ANZ EQUITIES PTY LTD	91103183606
ANZ UNDERWRITING LIMITED	67000913271
AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	11005357522
ELDERS FINANCIAL PLANNING PTY LTD	48007997186
ETRADE AUSTRALIA SECURITIES LIMITED	93078174973
FINANCIAL SERVICES PARTNERS PTY LIMITED	15089512587
MILLENNIUM 3 FINANCIAL SERVICES PTY LTD	61094529987
RI ADVICE GROUP PTY LTD	23001774125
ANZ SECURITIES LIMITED	16004997111
ANZ SPECIALIST ASSET MANAGEMENT LIMITED	30098827671
ANZ STAFF SUPERANNUATION (AUSTRALIA) PTY. LIMITED	92006680664
ONEPATH CUSTODIANS PTY LIMITED	12008508496
ONEPATH FUNDS MANAGEMENT LIMITED	21003002800
ONEPATH GENERAL INSURANCE PTY LIMITED	56072892365

ONEPATH LIFE LIMITED	33009657176
AUSTRALIAN INVESTMENT EXCHANGE LIMITED	71076515930
BW FINANCIAL ADVICE LIMITED	97097084878
CBA EQUITIES LIMITED	76003485952
COLONIAL FIRST STATE ASSET MANAGEMENT (AUSTRALIA) LIMITED	89114194311
COLONIAL FIRST STATE INVESTMENTS LIMITED	98002348352
COMMONWEALTH BANK OF AUSTRALIA	48123123124
COMMONWEALTH FINANCIAL PLANNING LIMITED	65003900169
COMMONWEALTH PRIVATE LIMITED	30125238039
COMMONWEALTH SECURITIES LIMITED	60067254399
COUNT FINANCIAL LIMITED	19001974625
FINANCIAL WISDOM LIMITED	70006646108
SECURITISATION ADVISORY SERVICES PTY. LIMITED	88064133946
COLONIAL MUTUAL SUPERANNUATION PTY. LTD.	56006831983
COMMONWEALTH BANK OFFICERS SUPERANNUATION CORPORATION PTY LIMITED	76074519798
COMMONWEALTH INSURANCE LIMITED	96067524216
THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED	12004021809
CFS MANAGED PROPERTY LIMITED	13006464428
REALINDEX INVESTMENTS PTY LIMITED	24133312017
JACQUES MARTIN ADMINISTRATION AND CONSULTING PTY LTD	24006787748
ENVEX SERVICES PTY LIMITED	36144803190
MACQUARIE AGRICULTURAL FUNDS MANAGEMENT LTD	26122169368
MACQUARIE BANK LIMITED	46008583542
MACQUARIE CAPITAL (AUSTRALIA) LIMITED	79123199548
MACQUARIE CAPITAL INVESTMENT MANAGEMENT (AUSTRALIA) LIMITED	90086159060
MACQUARIE EQUITIES LIMITED	41002574923
MACQUARIE FINANCIAL PRODUCTS MANAGEMENT LIMITED	38095135694
MACQUARIE FUND ADVISERS PTY LIMITED	84127735960
MACQUARIE INFRASTRUCTURE MANAGEMENT (ASIA) PTY LIMITED	98112772871
MACQUARIE INVESTMENT MANAGEMENT LTD	66002867003
MACQUARIE INVESTMENT SERVICES LIMITED	73071745401
MACQUARIE MIDDLE EAST MANAGEMENT LIMITED	18115524028
MACQUARIE SECURITIES (AUSTRALIA) LIMITED	58002832126
MACQUARIE SECURITIES MANAGEMENT PTY LIMITED	26003435443
MACQUARIE SPECIALISED ASSET MANAGEMENT LTD	71087382965
MQ CAPITAL PTY LIMITED	31061160558
MQ SPECIALIST INVESTMENT MANAGEMENT LIMITED	84086438995
RISK ADVICE SPECIALISTS PTY LTD	27153718079
MACQUARIE ADVANCED INVESTMENT MANAGEMENT PTY LIMITED	87131476910
MACQUARIE CAPITAL LOANS MANAGEMENT LIMITED	18077595012
MACQUARIE CAPITAL PRODUCTS LIMITED	46128212868
MACQUARIE GROUP LIMITED	94122169279
MACQUARIE LIFE LIMITED	56003963773
MACQUARIE PRISM PTY LIMITED	33082038328
MACQUARIE PRIVATE CAPITAL MANAGEMENT LIMITED	25116782006
MACQUARIE SPECIALISED ASSET MANAGEMENT 2 LIMITED	50075295608
MQ PORTFOLIO MANAGEMENT LIMITED	55092552611
MACQUARIE SECURITISATION LIMITED	16003297336
BELIKE NOMINEES PTY. LIMITED	31008604966
BOND STREET CUSTODIANS LIMITED	57008607065

APOGEE FINANCIAL PLANNING LIMITED	28056426932
GODFREY PEMBROKE LIMITED	23002336254
GWM ADVISER SERVICES LIMITED	96002071749
JANA CORPORATE INVESTMENT SERVICES LIMITED	38055638474
JANA INVESTMENT ADVISERS PTY LTD	97006717568
JBWERE LTD	68137978360
MERITUM FINANCIAL GROUP PTY LTD	93106888215
MLC NOMINEES PTY LTD	93002814959
NATIONAL ASSET MANAGEMENT LIMITED	18062806884
NATIONAL AUSTRALIA BANK LIMITED	12004044937
NATIONAL AUSTRALIA FINANCIAL MANAGEMENT LTD	56000176116
NATIONAL AUSTRALIA MANAGERS LIMITED	70006437565
NATIONAL AUSTRALIA TRUSTEES LTD.	80007350405
NAVIGATOR AUSTRALIA LIMITED	45006302987
NULIS NOMINEES (AUSTRALIA) LIMITED	80008515633
ANTARES CAPITAL PARTNERS LTD	85066081114
AUSMAQ LIMITED	53062527575
MLC INVESTMENTS LIMITED	30002641661
MLC LIMITED	90000000402
WEALTHHUB SECURITIES LIMITED	83089718249
INVIA CUSTODIAN PTY. LIMITED	33006127984
ASGARD CAPITAL MANAGEMENT LTD	92009279592
BT PRIVATE NOMINEES PTY LIMITED	93000626264
CRUSADE CP MANAGEMENT PTY LIMITED	85083796721
CRUSADE MANAGEMENT LIMITED	90072715916
EQR SECURITIES PTY LIMITED	30009119242
HASTINGS FUNDS MANAGEMENT LIMITED	27058693388
MAGNITUDE GROUP PTY LTD	54086266202
SECURITOR FINANCIAL GROUP LTD	48009189495
ST. GEORGE LIFE LIMITED	88076763936
WESTPAC ADMINISTRATION 2 LIMITED	23066601250
WESTPAC BANKING CORPORATION	33007457141
WESTPAC DEBT SECURITIES PTY. LIMITED	37067162707
WESTPAC RE LIMITED	80000742478
WESTPAC SECURITISATION MANAGEMENT PTY LIMITED	73081709211
ADVANCE ASSET MANAGEMENT LIMITED	98002538329
BT FUNDS MANAGEMENT LIMITED	63002916458
BT FUNDS MANAGEMENT NO. 2 LIMITED	22000727659
BT INVESTMENT MANAGEMENT (INSTITUTIONAL) LIMITED	17126390627
BT PORTFOLIO SERVICES LTD	73095055208
BT SECURITIES LTD	84000720114
WESTPAC FINANCIAL SERVICES LTD	20000241127
WESTPAC LIFE INSURANCE SERVICES LIMITED	31003149157
WESTPAC SECURITIES ADMINISTRATION LIMITED	77000049472
WESTPAC SECURITIES LIMITED	39087924221

Ultimate								
Org No.	Holding	Advice Licensee	Lic #	Start Date	Old Type	Old #	Old Type	Old #
81596009	AMP	FIN	234517	1/01/2004				
159557721	AMP	FIN	426455	25/01/2013				
1777591	AMP	FIN	232497	1/01/2004	SecDlr	12017		
51208327	AMP	FIN	232706	1/01/2004	SecDlr	15314		
79300379	AMP	FIN	233671	1/01/2004	SecDlr	15188		
8414104	AMP	FIN	233060	1/01/2004				
7778341	AMP	FIN	276133	12/07/2004				
2976294	AMP	FIN	234665	1/01/2004	SecDlr	11700		
81861261	AMP	FIN	240946	27/11/2003	SecDlr	188883		
60778216	AMP	FIN	232686	1/11/2003	SecDlr	163355	InsLif	90127
3323055	AMP	FIN	232705	1/01/2004	SecDlr	11557		
8587595	AMP	FIN	234656	1/01/2004	SecDlr	10835	InsLif	90151
5799977	AMP	FIN	234663	1/01/2004	SecDlr	13012		
1459856	AMP	FIN	236662	1/01/2004	SecDlr	11504		
97695988	AMP	FIN	291195	24/11/2005				
3884651	AMP	FIN	225920	6/03/2003	SecDlr	11624		
51228641	AMP	FIN	247839	1/03/2004	SecDlr	15420		
74621131	AMP	FIN	286660	14/06/2005				
10644514	AMP	FIN	236552	24/09/2003	SecDlr	10907		
9556370	AMP	FIN	230560	1/11/2003	SecDlr	10859	InsLif	90143
74225353	AMP	FIN	234664	1/01/2004	SecDlr	163680		
57800405	AMP	FIN	230887	25/08/2003	SecDlr	57412		
88309308	AMP	FIN	230681	3/09/2003				
97185834	AMP	FIN	225492	4/02/2003	SecDlr	89267		
66074744	AMP	FIN	230764	1/11/2003	SecDlr	79240		
63986989	AMP	GENFIN	232496	1/01/2004				
2905197	AMP	GENFIN	233182	1/01/2004	SecDlr	11073		
3257225	AMP	GENFIN	234655	1/01/2004	SecDlr	11038		
71315618	AMP	GENFIN	234658	1/01/2004	SecDlr	161346		
8428322	AMP	GENFIN	234654	1/01/2004				
6787720	AMP	GENFIN	234652	1/01/2004	SecDlr	12880		
58835573	AMP	GENFIN	234653	1/01/2004	SecDlr	56503		
4020437	AMP	GENFIN	234649	1/01/2004				
4768807	ANZ	FIN	237627	9/12/2003	SecDlr	12351		
103183606	ANZ	FIN	228903	14/07/2003				
913271	ANZ	FIN	237587	9/12/2003	SecDlr	178115		
5357522	ANZ	FIN	234527	1/10/2003	SecDlr	86807	FutAdv	158577
7997186	ANZ	FIN	224645	11/12/2002	SecDlr	14919		
78174973	ANZ	FIN	238277	30/01/2004	SecDlr	170476		
89512587	ANZ	FIN	237590	1/10/2003	SecDlr	191948	InsLif	90416
94529987	ANZ	FIN	244252	1/02/2004	InsLif	90405	SecDlr	203592
1774125	ANZ	FIN	238429	1/02/2004	SecDlr	11169	InsLif	90126
4997111	ANZ	GENFIN	237531	10/12/2003	SecDlr	12316		
98827671	ANZ	GENFIN	237516	26/11/2003	SecDlr	217508		
6680664	ANZ	GENFIN	238268	31/01/2004				
8508496	ANZ	GENFIN	238346	1/03/2004				
3002800	ANZ	GENFIN	238342	1/03/2004	SecDlr	11920		
72892365	ANZ	GENFIN	288160	7/07/2005				

9657176 ANZ	GENFIN	238341	1/03/2004	SecDlr	15072		
76515930 CBA	FIN	241400	10/03/2004	SecDlr	169636		
97084878 CBA	FIN	230727	13/10/2003				
3485952 CBA	FIN	238817	1/12/2003	SecDlr	11084		
114194311 CBA	FIN	289017	1/07/2005				
2348352 CBA	FIN	232468	25/08/2003	SecDlr	11657		
123123124 CBA	FIN	234945	1/12/2003	FutBro	15366	InsLif	90238
3900169 CBA	FIN	231139	1/10/2003	SecDlr	11042		
125238039 CBA	FIN	314018	11/07/2007				
67254399 CBA	FIN	238814	1/12/2003	SecDlr	154297		
1974625 CBA	FIN	227232	1/07/2003	SecDlr	11050		
6646108 CBA	FIN	231138	1/09/2003	SecDlr	12296		
64133946 CBA	FIN	241216	10/03/2004	SecDlr	174369		
6831983 CBA	GENFIN	235025	1/12/2003				
74519798 CBA	GENFIN	246418	23/02/2004				
67524216 CBA	GENFIN	235030	1/12/2003				
4021809 CBA	GENFIN	235035	1/12/2003				
6464428 CBA	WSALE	240550	16/02/2004	SecDlr	12786		
133312017 CBA	WSALE	335381	16/04/2009				
6787748 CBA	#N/A	235037	22/12/2003				
144803190 MQG	FIN	365601	21/09/2010				
122169368 MQG	FIN	307086	4/01/2007				
8583542 MQG	FIN	237502	1/03/2004	SecDlr	10836	FutBro	10850
123199548 MQG	FIN	314416	29/08/2007				
86159060 MQG	FIN	237843	1/03/2004	SecDlr	194478		
2574923 MQG	FIN	237504	1/03/2004	SecDlr	11421	InsLif	90505
95135694 MQG	FIN	237847	1/03/2004	SecDlr	206713		
127735960 MQG	FIN	318123	7/01/2008				
112772871 MQG	FIN	284621	7/04/2005				
2867003 MQG	FIN	237492	1/03/2004	SecDlr	11103		
71745401 MQG	FIN	237495	1/03/2004	SecDlr	160961		
115524028 MQG	FIN	292155	28/11/2005				
2832126 MQG	FIN	238947	1/03/2004	SecDlr	11377		
3435443 MQG	FIN	237984	1/03/2004				
87382965 MQG	FIN	241104	8/03/2004	SecDlr	198362		
61160558 MQG	FIN	238322	1/03/2004	SecDlr	206703		
86438995 MQG	FIN	229916	2/02/2004				
153718079 MQG	FIN	412709	12/12/2011				
131476910 MQG	GENFIN	326792	25/08/2008				
77595012 MQG	GENFIN	241106	8/03/2004	SecDlr	170136		
128212868 MQG	GENFIN	319402	21/12/2007				
122169279 MQG	GENFIN	318062	13/11/2007				
3963773 MQG	GENFIN	237497	1/03/2004				
82038328 MQG	GENFIN	237505	1/03/2004				
116782006 MQG	GENFIN	298858	28/06/2006				
75295608 MQG	GENFIN	241404	8/03/2004	SecDlr	199576		
92552611 MQG	GENFIN	238321	1/03/2004	SecDlr	206702		
3297336 MQG	WSALE	237863	1/03/2004	SecDlr	15822		
8604966 MQG	#N/A	238164	1/03/2004				
8607065 MQG	#N/A	237489	1/03/2004				

56426932	NAB	FIN	230689	1/12/2003	SecDlr	54300	InsLif	90130
2336254	NAB	FIN	230690	1/12/2003	SecDlr	11227	InsLif	90145
2071749	NAB	FIN	230692	1/12/2003	SecDlr	11449		
55638474	NAB	FIN	230687	1/12/2003	SecDlr	16382		
6717568	NAB	FIN	230693	1/12/2003	InvAdv	12269		
137978360	NAB	FIN	341162	29/10/2009				
106888215	NAB	FIN	245569	26/02/2004				
2814959	NAB	FIN	230702	1/12/2003				
62806884	NAB	FIN	230688	1/12/2003	SecDlr	153501	FutBro	162785
4044937	NAB	FIN	230686	1/12/2003	SecDlr	12293	FutBro	14990
176116	NAB	FIN	230699	1/12/2003				
6437565	NAB	FIN	230631	1/12/2003	SecDlr	13143		
7350405	NAB	FIN	230703	1/12/2003	SecDlr	53323		
6302987	NAB	FIN	236466	1/03/2004	SecDlr	12064		
8515633	NAB	FIN	236465	1/03/2004	SecDlr	179603		
66081114	NAB	GENFIN	234483	12/11/2003	SecDlr	80077		
62527575	NAB	GENFIN	230684	1/12/2003	SecDlr	196556		
2641661	NAB	GENFIN	230705	1/12/2003	SecDlr	11144		
402	NAB	GENFIN	230694	1/12/2003	SecDlr	11525		
89718249	NAB	GENFIN	230704	1/12/2003	SecDlr	193053		
6127984	NAB	#N/A	247082	10/03/2004	SecDlr	161333		
9279592	WBC	FIN	240695	1/03/2004	SecDlr	14199		
626264	WBC	FIN	233727	9/02/2004	SecDlr	15199		
83796721	WBC	FIN	286597	1/07/2005				
72715916	WBC	FIN	286595	1/07/2005				
9119242	WBC	FIN	240693	1/12/2003	SecDlr	53713	InsLif	90336
58693388	WBC	FIN	238309	9/02/2004	SecDlr	74027		
86266202	WBC	FIN	221557	1/08/2002				
9189495	WBC	FIN	240687	1/12/2003	SecDlr	14274	InsLif	90206
76763936	WBC	FIN	240900	1/03/2004				
66601250	WBC	FIN	246304	2/03/2004				
7457141	WBC	FIN	233714	9/02/2004	SecDlr	15373	InsGen	30016
67162707	WBC	FIN	308728	15/06/2007				
742478	WBC	FIN	233717	9/02/2004	SecDlr	11918	FutBro	11992
81709211	WBC	FIN	253128	24/02/2004				
2538329	WBC	GENFIN	240902	1/03/2004	SecDlr	11262		
2916458	WBC	GENFIN	233724	9/02/2004	SecDlr	11605		
727659	WBC	GENFIN	233720	9/02/2004	SecDlr	11943		
126390627	WBC	GENFIN	316455	15/10/2007				
95055208	WBC	GENFIN	233715	9/02/2004	SecDlr	205560		
720114	WBC	GENFIN	233722	9/02/2004	SecDlr	11197		
241127	WBC	GENFIN	233716	9/02/2004	SecDlr	11696		
3149157	WBC	GENFIN	233728	9/02/2004				
49472	WBC	GENFIN	233731	9/02/2004	SecDlr	11123		
87924221	WBC	GENFIN	233723	9/02/2004	SecDlr	190948		

Old Type Old # Old Type Old # Level/Bldg

L 20 JESSIE STREET CENTRE
'AMP CENTRE' L 11
'AMP' L 24
L 8 AMP SYDNEY COVE BUILDING
L 17 AMP SYDNEY COVE BUILDING
'AMP SYDNEY COVE BUILDING' L 22
L 3
L 22
'AMP CENTRE' L 5
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'AMP CENTRE' L 5
L 22
'AMP CENTRE' L 5
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L 24
'COMMONWEALTH BANK BUILDING' L 14
L 22
L 9

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L 5
L 13 COMMONWEALTH BANK BUILDING
L 11 AMP CENTRE
L 12 AMP SYDNEY COVE BUILDING
L 5
L 5

L 10
'ANZ TOWER'
'ANZ TOWER'
'ANZ CENTRE MELBOURNE' L 9
L 6

L 23
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'ANZ TOWER'
L 9A
'ANZ CENTRE MELBOURNE'
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SecDir 15235

L 23
'GRD 1' L TOWER
'WEALTH RISK MANAGEMENT' L 4E
'GRD 1' L TOWER
L 29
'GRD 1' L TOWER
'GROUND FLOOR TOWER 1'
'WEALTH RISK MANAGEMENT' L 4E
'GRD 1' L TOWER
'G TOWER 1'
'GOLD FIELDS HOUSE' L 19
'WEALTH RISK MANAGEMENT' L 4E
'GRD 1' L TOWER
'GROUND FLOOR TOWER 1'
'TOWER 1' L 12
'GROUND FLOOR TOWER 1'
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L 27
'WESTPAC PLACE' L 20
L 38
L 20
'WESTPAC PLACE' L 20
'WESTPAC PLACE' L 20

'WESTPAC PLACE' L 20
L 20
L 20
'WESTPAC PLACE' L 20
'WESTPAC PLACE' L 20
'THE CHIFLEY TOWER' L 14
'WESTPAC PLACE' L 20
'WESTPAC PLACE' L 20
'WESTPAC PLACE' L 20
'WESTPAC PLACE' L 20
'WESTPAC PLACE' L 20
'WESTPAC PLACE' L 20

Street	Location	State	Postcode
2-12 MACQUARIE ST	PARRAMATTA	NSW	2150
50 BRIDGE ST	SYDNEY	NSW	2000
33 ALFRED STREET CIRCULAR QY	SYDNEY	NSW	2000
33 ALFRED ST	SYDNEY	NSW	2000
33 ALFRED ST	SYDNEY	NSW	2000
33 ALFRED ST	SYDNEY	NSW	2000
50 PIRIE ST	ADELAIDE	SA	5000
33 ALFRED ST	SYDNEY	NSW	2000
50 BRIDGE ST	SYDNEY	NSW	2000
750 COLLINS ST	DOCKLANDS	VIC	3008
33 ALFRED ST	SYDNEY	NSW	2000
50 BRIDGE ST	SYDNEY	NSW	2000
33 ALFRED ST	SYDNEY	NSW	2000
50 BRIDGE ST	SYDNEY	NSW	2000
1 CHIFLEY SQ	SYDNEY	NSW	2000
3-9 TERMINUS ST	CASTLE HILL	NSW	2154
67 GREENHILL RD	WAYVILLE	SA	5034
33 ALFRED ST	SYDNEY	NSW	2000
240 QUEEN ST	BRISBANE	QLD	4000
33 ALFRED ST	SYDNEY	NSW	2000
750 COLLINS ST	DOCKLANDS	VIC	3008
2124 GOLD COAST HWY	MIAMI	QLD	4220
111-115 GRAFTON ST	CAIRNS	QLD	4870
750 COLLINS ST	DOCKLANDS	VIC	3008
240 QUEEN ST	BRISBANE	QLD	4000
50 BRIDGE ST	SYDNEY	NSW	2000
33 ALFRED ST	SYDNEY	NSW	2000
50 BRIDGE ST	SYDNEY	NSW	2000
50 BRIDGE ST	SYDNEY	NSW	2000
750 COLLINS ST	DOCKLANDS	VIC	3008
750 COLLINS ST	DOCKLANDS	VIC	3008
750 COLLINS ST	DOCKLANDS	VIC	3008
750 COLLINS ST	DOCKLANDS	VIC	3008
100 QUEEN ST	MELBOURNE	VIC	3000
242 PITT ST	SYDNEY	NSW	2000
242 PITT ST	SYDNEY	NSW	2000
833 COLLINS ST	DOCKLANDS	VIC	3008
27 CURRIE ST	ADELAIDE	SA	5000
242 PITT ST	SYDNEY	NSW	2000
242 PITT ST	SYDNEY	NSW	2000
50 BORTHWICK AVE	MURARRIE	QLD	4172
242 PITT ST	SYDNEY	NSW	2000
242 PITT ST	SYDNEY	NSW	2000
833 COLLINS ST	DOCKLANDS	VIC	3008
833 COLLINS ST	DOCKLANDS	VIC	3008
242 PITT ST	SYDNEY	NSW	2000
242 PITT ST	SYDNEY	NSW	2000
242 PITT ST	SYDNEY	NSW	2000

