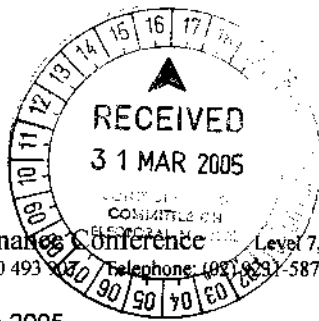


SUBMISSION NO. 109



Joint Standing Committee on Electoral Matters	
Submission No.	109
Date Received	31-3-05
Secretary	<i>[Signature]</i>

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31 March 2005

Mr Tony Smith, MP
Chair
Joint Standing Committee on Electoral Matters
Parliament House
CANBERRA 2000 *via email: jscem@aph.gov.au*

Dear Mr Smith,

Electoral Act Regulation No.1 of 2004

I am not sure whether this Regulation and its background comes within the Terms of Reference on the Conduct of the 2004 Election.

AFC is a national finance industry association; a list of our membership accompanies. We did not submit to the JSCEM's Reference on the 2001 Election and came embarrassingly late to the policy and passage of the Electoral & Referendum Amendment (Access to the Electoral Roll & Other Measures) Act. Amongst other things, this Act prohibited provision of the Electoral Roll for "commercial purposes," a bi-partisan recommendation of the Committee. Because of our tardiness on this matter, neither the Committee's consideration nor the parliamentary debate took into account the fact that the finance sector at large utilizes identity verification services which incorporate name/address matching data from the Roll in upwards of 30,000 transactions daily in real-time to attempt to meet the prudential and commercial requirement to verify an applicant's identity so as to avoid identity fraud and credit overcommitment and to, in part, meet the Commonwealth's prescription of Customer Due Diligence in the context of anti-moneylaundering and counter-terrorism.

Following our 11th hour representations to the Government and the Opposition, the above Regulation was made. During this process, meetings were held with individual members of the Committee and AFC and the Australian Bankers' Association were scheduled to formally meet with the Committee on August 30; this was cancelled when the Election was called.

As indicated, I am not sure whether you would wish to include this issue as part of the present Reference. In any event, I would like to meet with you to canvass the background to the Regulation in more detail and will be in contact with you office for an appointment.

Kind Regards,

Yours truly,

Ron Hardaker
Executive Director



AFC MEMBER COMPANIES

Adelaide Bank
Allco Finance Group
ATSIC
Australian Finance Direct
Australian Integrated Finance
Automotive Financial Services
Bank of Queensland
BankWest
Baycorp Advantage
Bidgee Finance
BMW Australia Finance
Capital Finance Australia
Caterpillar Finance Australia
CBFC
CIT Financial
Citigroup
Collection House
DaimlerChrysler Financial Services
De Lage Landen
Dun & Bradstreet
Elderslie Finance Corporation
Esanda Finance Corporation
Focus Capital Group
Ford Credit Australia
FundCorp
GE Money
GE Commercial Finance
General Motors Acceptance Corp
Heritage Building Society
HP Financial Services
Integrated Asset Management
International Acceptance
John Deere Credit
Komatsu Corporate Finance

Liberty Financial
Lombard Finance
Mackay Permanent Building Society
Macquarie Leasing
ORIX Australia Corporation
PACCAR
Pioneer Permanent Building Society
Profinance
RABO Equipment Finance
RAC Finance
RACV Finance
RMG
Select Automotive Finance
Sharp Finance
St. George Bank
Suncorp
The Rock Building Society
Toyota Financial Services
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Westpac
Wide Bay Australia
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