
APPENDIX 2

LIST OF EXHIBITS

- 1 Dr John Conroy
Executive Director, The Foundation for Development Co-operation
Best Practice of Banking with the Poor: A review of Asia-Pacific experience in implementing Banking with the Poor with conclusions and recommendations adopted at the Third Asia-Pacific Regional Workshop on Banking with the Poor held in Brisbane, 21-25 November 1994. The Foundation for Development and Co-operation, Brisbane, 1995.
(Related to Submission No. 1)
- 2 Dr John Conroy
Executive Director, The Foundation for Co-operation and Development
Banking with the Poor: Reports and Recommendations Based on Case Studies Prepared by Leading Asian Banks and Non Government Organisations. Adopted by the Second Regional Workshop on Banking with the Poor at APDC, Kuala Lumpur, 6-10 July 1992. Foundation for Development Co-operation, Brisbane, 1992.
(Related to Submission No. 1)
- 3 Mr John Manns
General Manager, Traditional Credit Union
The Role of Credit Unions in Development. In "Credit Union Development in the South Pacific." Chris Hansen, World Council of Credit Unions, May 1992. Extract.
(Related to Submission No. 3)
- 4 Mr John Manns
General Manager, Traditional Credit Union
Providing Financial Services to Remote Area Aboriginal Communities. Traditional Credit Union, Darwin. Pamphlet.
(Related to Submission No. 3)
- 5 Mr John Manns
General Manager, Traditional Credit Union
First Annual Report. Traditional Credit Union, Darwin, 1995.
(Related to Submission No. 3)
- 6 Mr John Manns
General Manager, Traditional Credit Union
Second Annual Report. Traditional Credit Union, Darwin, 1996.
(Related to Submission No. 3)

- 7 Mr John Manns
General Manager, Traditional Credit Union
Third Annual Report. Traditional Credit Union, Darwin, 1997.
(Related to Submission No. 3)
- 8 Mr Hank Spier
General Manager, Australian Competition and Consumer Commission
Second Submission to the Financial System Inquiry. Australian Competition & Consumer Commission, Canberra, 1996.
(Related to Submission No. 15)
- 9 Mr Stephen Greenwood
Executive Director, The Pharmacy Guild of Australia
Facts About Community Pharmacy in Australia. The Pharmacy Guild of Australia, Canberra.
(Related to Submission No. 43)
- 10 Mr Dave Taylor
General Manager
Public Affairs and Governance, Credit Union Services Corporation (Australia) Ltd
Our Second Year 1996-1997: Helping Australians in Rural & Remote Areas Regain Access to Basic Banking Services. CreditCare, Sydney, 1997.
(Related to Submission No. 51)
- 11 Mr Dave Taylor
General Manager
Public Affairs and Governance, Credit Union Services Corporation (Australia) Ltd
Economic and Social Impacts of the Closure of the Only Bank Branch in Rural Communities. Dr Dianna Beal and Deborah Ralston, Centre for Australian Financial Institutions, Faculty of Commerce, The University of Southern Queensland, 1997.
(Related to Submission No. 51)
- 12 Mr Robert Drake
Manager
Research and Equity, New South Wales Department of Fair Trading
Banks: are you being served? Report of the NSW Regional Banking Forums. New South Wales Department of Fair Trading, Sydney, 1997.
(Related to Submission No. 64)
- 13 Mr Robert Drake
Manager
Research and Equity, New South Wales Department of Fair Trading
Taking Charge: Action Kit for Communities Facing Bank Closure. New South Wales Department of Fair Trading, Sydney, 1997.
(Related to Submission No. 64)

-
- 14 Mr Robert Drake
Manager
Research and Equity, NSW Department of Fair Trading
Are Banks Meeting Community Needs? Report from the NCOSS Banking Hotline. New South Wales Department of Fair Trading, Sydney, 1997.
(Related to Submission No. 64)
- 15 Mr Rob Bastian
Chief Executive, Council of Small Business Organisation of Australia Ltd
Jobs In Our Regions: Building on the Small Business Base. Council of Small Business Organisation of Australia, Canberra, 1997.
(Related to Submission No. 75)
- 16 Mr Rob Bastian
Chief Executive, Council of Small Business Organisation of Australia Ltd
COSBOA: A Winning Voice for Small Business. Council of Small Business Organisation of Australia, Canberra, 1996.
(Related to Submission No. 75)
- 17 Ms Anne Stringer
Policy Officer
Consumer Credit Legal Centre
Smart Cards: Consumer Information Kit. Consumer Credit Legal Centre (NSW) Inc & Electronic Money Information Centre, Sydney, 1997.
(Related to Submission No. 82)
- 18 Mr John Griffiths
A/g General Manager
Industry Policy Branch, Department of Industry, Science and Tourism
Issues Paper No. 4: The Consumer Education Needs of Rural and Remote Australians. Department of Industry, Science and Tourism, AGPS, Canberra, 1997.
(Related to Submission No. 97)
- 19 Mr John Griffiths
A/g General Manager
Industry Policy Branch, Department of Industry, Science and Tourism
Issues Paper No. 3: Untangling The Web, Electronic Commerce and the Consumer. Federal Bureau of Consumer Affairs, AGPS, Canberra, 1997.
(Related to Submission No. 97)
- 20 Mr John Griffiths
A/g General Manager
Industry Policy Branch, Department of Industry, Science and Tourism
Benchmarks for Industry-Based Customer Dispute Resolution Schemes. Department of Industry, Science and Tourism, AGPS, Canberra, 1997.
(Related to Submission No. 97)

- 21 Mr John Griffiths
A/g General Manager
Industry Policy Branch, Department of Industry, Science and Tourism
Consumer Protection in Electronic Commerce. The National Advisory Council on Consumer Affairs, Department of Industry, Science and Tourism, Canberra, 1997.
(Related to Submission No. 97)
- 22 Ms Bev Jordon
Economist, NSW Farmers Association
Farm Surveys Report 96. Australian Bureau of Agriculture and Research Economics, Canberra, 1996. Extract.
Australian Farm Surveys Report 1997. Australian Bureau of Agriculture and Research Economics, Canberra, 1997. Extract.
Rural Outlook. Wespac Banking Corporation, Sydney, 1998.
Submission to the Financial System Inquiry. NSW Farmers Association, Sydney, 1996.
Submission to the Financial System Inquiry: Comments on Discussion Paper. NSW Farmers Association, Sydney, 1997.
- 23 Mr Brian O'Brien
Communications Impact Assessments: A New Strategic Tool of Particular Value to Remote-Area Residents. Brian J O'Brien & Associates, Perth, 1998.
(Related to Submission No. 116)
- 24 Mr Alf Long
Head
Customer Service Division, Commonwealth Bank of Australia
Home and Office Banking: Conditions of Use. Commonwealth Bank, 1998.
(Related to Submission No. 117)
- 25 Mr John Manns
General Manager, Traditional Credit Union
A.L.P.A.: Range of Services. Arnhemland Progress Association, Northern Territory, 1998. Video.
(Related to Submissions No. 3 and 133)
- 26 Mr John Manns
General Manager, Traditional Credit Union
Annual Report 1994-95. Arnhemland Progress Association, Northern Territory, 1995.
(Related to Submissions No. 3 and 133)
- 27 Mr John Manns
General Manager, Traditional Credit Union
Annual Report 1993-94. Arnhemland Progress Association, Northern Territory, 1994.
(Related to Submissions No. 3 and 133)

- 28 Mr John Manns
General Manager, Traditional Credit Union
Annual Report 1992-93. Arnhemland Progress Association, Northern
Territory, 1993.
(Related to Submissions No. 3 and 133)

