



Appendix C – Hearings and witnesses

Friday, 8 August 2008 – Melbourne

The Rock Building Society Limited

Mr Derek Lightfoot, Managing Director

Mr John Maxwell, Chairman

Consumer Action Law Centre

Ms Carolyn Bond, Co-Chief Executive Officer

Ms Nicole Rich, Director, Policy and Campaigns

Collins Securities Pty Ltd

Mr Robert James Emmett, Managing Director

ANZ

Mr Michael Campbell Rowland, Managing Director, Mortgages

Mr Paul Braddick, Head of Property and Financial System Research, ANZ
Economics and Markets Research

Ms Jane Erin Nash, Head, Government and Regulatory Affairs

Bank of Western Australia Ltd

Mr Ian Corfield, Chief Executive, BankWest Retail

Ms Lisa O'Connor, Manager, Regulatory Risk and Legislative Change

Brotherhood of St Laurence

Ms Nicola Ballenden, General Manager, Communications and Development

Ms Genevieve Sheehan, Microfinance Manager

Thursday, 14 August 2008 – Sydney

Reserve Bank of Australia

Mr Ric Battellino, Deputy Governor

Dr Philip William Lowe, Assistant Governor, Financial System

JP Morgan

Mr Brian Johnston, Bank Analyst

The Treasury

Ms Susan Bultitude, Acting Executive Level 2, Financial System Division

Ms Veronique Anne Ingram, Acting Executive Director, Markets Group

Mr Jim Murphy, Executive Director, Markets Group

Ms Kerstin Wijeyewardene, Acting General Manager, Financial System Division

Mortgage and Finance Association of Australia

Mr Phil Naylor, Chief Executive Officer

Aussie Home Loans

Mr John Symond, Founder and Chief Executive Officer

Australian Prudential Regulation Authority

Mr Wayne Byres, Executive General Manager, Diversified Institutions Division

Mrs Heidi Richards, General Manager, Industry Technical Services

Council of Mortgage Lenders

Mr Peter James, President

Mrs Susan Redden Makatoa, Adviser

Private Capacity

Mr Kevin William Vierboom

Friday, 15 August 2008**Veda Advantage**

Mr Christopher Dolan Gration, Manager, External Relations

Mr Matthew Adam Strassberg, Senior Adviser, Government Relations

Resi Mortgage Corporation

Miss Lisa Maree Montgomery, Head of Marketing and Consumer Advocacy

Fujitsu Consulting

Mr Martin North, Managing Consulting Director

Australian Securitisation Forum

Mr Greg Medcraft, Chief Executive Officer and Executive Director

Mr Phillip Vernon, Chairman

Genworth Financial

Mr Peter Hall, Country Executive

Mr Craig Mackenzie, General Counsel

Australian Finance Conference

Mr John Bills, Associate Director

Mr David Thorpe, Associate Director

Mates Rates Mortgages

Mr Michael Tsoa-Lee, Co-founder

Challenger Financial Services Group

Mr Brian Roland Benari, Chief Executive

Mr David Alexander Cox, Head of Government Relations

Mr Dominic John Stevens, Deputy Managing Director

Thursday, 21 August 2008

Abacus Australian Mutuals

Ms Louise Margaret Petschler, Chief Executive Officer

Mr Mark Degotardi, Head of Public Affairs

Private Capacity

Mr Peter Mair

Australian Payments Clearing Association

Mr Christopher John Hamilton, Chief Executive Officer

Dr Brad John Pragnell, Head of Industry Policy

Credit Ombudsman Service Ltd

Mr Raj Venga, Credit Ombudsman

Wesley Mission

Reverend Dr Keith Vincent Garner, Superintendent/Chief Executive Officer

Mr Graeme Eric Cole, Public Affairs Manager

Centre for Ideas and the Economy

Professor Joshua Gans, Private Capacity

Mr Christopher Ronald Edward Joye, Managing Director, Rismark International

CHOICE

Mr Gordon Renouf, Director, Policy and Campaigns

Ms Elissa Freeman, Senior Policy Officer

Westpac Banking Corporation

Mr William David Malcolm, General Manager, Risk, Product and Operations

Mr Kelvin Lawrence, General Manager, General Manager, Mortgages, Product and Operations

Friday, 19 September 2008**National Australia Bank**

Mr Steven Shaw, Group Manager, Mortgages and Consumer Insurance

Mr Steven Munchenberg, Group Manager, Government Affairs and Public Policy

Ms Sarah Ward, Manager, Government and Regulatory Affairs

Australian Competition and Consumer Commission

Mr Mark Pearson, Executive General Manager, Enforcement and Compliance Division

Mr Justin Thompson, Acting General Manager, Mergers and Asset Sales

Ms Danielle Wood, Director, Mergers and Asset Sales Branch

Ms Morelle Bull, Assistant Director, Mergers and Asset Sales Branch

Australian Office of Financial Management

Mr Neil Hyden, Chief Executive Officer

Mr Michael Bath, Director, Financial Risk

Finance Sector Union

Mr Leon Carter, National Secretary

Mr James Bennett, Senior Policy and Research Officer

Members Equity Bank

Mr Anthony Wamsteker, Chief Executive Officer

Australian Securities and Investments Commission

Mr Jeremy Cooper, Deputy Chairman

Mr Greg Kirk, Senior Executive Leader, Deposit Takers, Credit and Insurance Providers

Thursday, 25 September 2008**Australian Bankers' Association**

Mr James Sheffield, General Manager, Mortgage Wealth

Commonwealth Bank of Australia

Mr David Bell, Chief Executive Officer

Mr Nicholas Hossack, Director, Prudential, Payments & Competition Policy

Thursday, 16 October 2008

ING Direct

Mrs Lisa Claes, Executive Director, Direct Business

Mr Brett Morgan, Executive Director Intermediary Mortgages