

Appendix 1

Submissions received

Submission Number	Submitter
1	Confidential
2	Mr Peter Mair <ul style="list-style-type: none">• response received from NRMA Insurance
3	Ms Ann Marie Delamere <ul style="list-style-type: none">• 2 supplementary submissions
4	Confidential
5	Confidential
6	Mr and Mrs Neil and Deb Toplis <ul style="list-style-type: none">• supplementary submission
7	Mr Timothy Chapleo
8	Mr and Mrs Graeme and Nat Powell
9	Mr Ken Powell <ul style="list-style-type: none">• 2 supplementary submissions
10	Name Withheld
11	Confidential
12	Name Withheld
13	Name Withheld
14	Name Withheld
15	Ms Hifumi Robbie
16	Name Withheld <ul style="list-style-type: none">• supplementary submission
17	Name Withheld
18	Name Withheld

19 Name Withheld

20 Name Withheld

- 3 supplementary submissions

21 Name Withheld

22 Name Withheld

23 Mr Spencer Murray

- supplementary submission

24 Mr and Mrs Robert and Belinda Hunter

25 Name Withheld

26 Name Withheld

- 2 supplementary submissions

27 Name Withheld

28 Name Withheld

29 Name Withheld

30 Ms Mary Green

31 Name Withheld

32 Name Withheld

33 Name Withheld

34 Name Withheld

35 Name Withheld

36 Confidential

37 Name Withheld

38 Name Withheld

39 Name Withheld

40 Name Withheld

41 Mr Lucas Vogel

42 Name Withheld

- 43 Name Withheld
- 44 Mr and Mrs Alan and Jo-Anne Harding
- 45 Australian Securities and Investments Commission
- 8 supplementary submissions
- 46 Name Withheld
- 47 Name Withheld
- 3 supplementary submissions
- 48 Mr Boris Sharff
- 49 Mrs Caroline Baker
- supplementary submission
- 50 Mr Mark-Andrew Pearson
- response received from ING Direct
- 51 Name Withheld
- supplementary submission
- 52 Confidential
- 53 Confidential
- 54 Confidential
- 55 Name Withheld
- supplementary submission
- 56 Name Withheld
- supplementary submission
- 57 Confidential
- 58 Confidential
- 59 Confidential
- 60 Name Withheld
- 61 Name Withheld
- 2 supplementary submissions

62 Name Withheld

- supplementary submission

63 Ms Jean Andersen

64 Name Withheld

- supplementary submission

65 Name Withheld

66 Name Withheld

67 Confidential

68 Confidential

69 Confidential

70 Confidential

71 Mr and Ms Dale and Faith Burns

72 Name Withheld

73 Name Withheld

74 Name Withheld

75 Ms Susan Field

76 Name Withheld

77 Name Withheld

78 Name Withheld

79 Ms Jenny Christophers

- supplementary submission

80 Mr and Ms Greg and Janice Ellen Cadwallader

81 Name Withheld

82 Name Withheld

83 Confidential

84 Mr and Ms John and Beverley Ellison

85 Mr Tom Azzi

86 Confidential

87 Mr Sean Mcardle

88 Name Withheld

- response received from Ms Denise Brailey

89 Mr Maxwell Morris

90 Mr Peter Dunell

91 Mr Adrian Cox

- 4 supplementary submissions

92 Mr and Mrs Stuart and Cindy Cortis

- response received from RHG Home Loans

93 Name Withheld

- supplementary submission

94 Mr Roger Cooper

95 Mr Martin McParland

96 Mr Stephen Lake

97 Mr Paul Penberthy

98 Burke Bond Financial Pty Ltd

99 Global Metal Exploration Action Group

100 Confidential

101 Name Withheld

102 Name Withheld

103 Mr and Mrs Ray and Christine Blackman

104 Mr Graham Filmer

- 3 supplementary submissions

105 Mr Dan McLean

106 Ms Anne Lampe

107 Mr Ray Bricknell

108	Name Withheld
109	Name Withheld
110	Name Withheld
	• supplementary submission
111	Ms Florence Lunn
112	Mr H. van de Berg
113	Name Withheld
	• supplementary submission
114	Australian National Audit Office
115	Mr John Donkin
116	Mr Jason Harris
117	Association of Financial Advisers
118	Australian Financial Security Authority
119	Australian Institute of Company Directors
120	Consumer Action Law Centre
121	Professor Justin O'Brien and Dr George Gilligan
122	ASX Group
123	Dr Kath Hall
124	Name Withheld
	• 2 supplementary submissions
125	Community and Public Sector Union
126	State Super Financial Services Australia Ltd
127	Mr Frazer McLennan
128	Dr Stuart Fysh
	• supplementary submission
129	Mr Justin Brand
130	Mr Lindsay Johnston

131	Mr David White
132	Mr Peter Leech
133	Name Withheld
134	Name Withheld
135	Name Withheld
	<ul style="list-style-type: none">• 2 supplementary submissions• response received from Redland City Council
136	Australian Institute of Superannuation Trustees
137	Governance Institute of Australia
138	Mr Bill Doherty
	<ul style="list-style-type: none">• supplementary submission
139	Mr Andrew Fetz
140	Dr Marina Nehme
141	Name Withheld
142	Name Withheld
143	Name Withheld
	<ul style="list-style-type: none">• supplementary submission
144	Name Withheld
	<ul style="list-style-type: none">• supplementary submission
145	Name Withheld
146	Name Withheld
147	Mr and Mrs A. and L. Pashley
148	Dr John Goldberg
	<ul style="list-style-type: none">• supplementary submission
149	Name Withheld
150	Corporations Committee, Business Law Section, Law Council of Australia

151	Australian Shareholders' Association
152	Dr Suzanne Le Mire, A/Prof David Brown, A/Prof Christopher Symes and Ms Karen Gross
153	Professor Dimity Kingsford Smith
154	The Treasury
155	The Association of Superannuation Funds of Australia
156	Banking and Finance Consumers Support Association (Inc) <ul style="list-style-type: none">• 2 supplementary submissions
157	Name Withheld
158	Name Withheld <ul style="list-style-type: none">• 2 supplementary submissions
159	Name Withheld
160	Name Withheld
161	Ms Sylvia Blayse
162	Australian Manufacturing Workers' Union
163	BDO Australia
164	Mr Peter Murray
165	Blueprint For Free Speech
166	Mr John Holligan
167	Mr Ian Painter
168	Mr Robert Smith Novak
169	Ms Maggie Rose
170	Advisers' Committee for Investors <ul style="list-style-type: none">• supplementary submission
171	Mr Paul Topping
172	Mr Ron Jelich
173	Association of ARP Unitholders Inc.

- 174 Mr Hans-Ulrich Laser
- supplementary submission
- 175 Mr Steven Hancock
- 176 Ms Sharon Romano
- 177 Ms Joy Prins
- 178 Mrs Lyn Hume
- supplementary submission
- 179 Mr Stephen Tyrrell
- 180 Ms Kirsty Torrens
- 181 Mr Mike Gilligan
- 182 Name Withheld
- 183 Name Withheld
- 184 Name Withheld
- supplementary submission
- 185 Name Withheld
- 186 Name Withheld
- 187 Name Withheld
- 188 Commonwealth Ombudsman
- 189 Professor Robert Baxt AO
- 190 Mr Ben Burgess
- supplementary submission
- 191 Name Withheld
- 192 Name Withheld
- 193 Financial Ombudsman Service
- 194 Consumer Credit Legal Centre (NSW) Inc
- 195 Mr and Mrs Glenn and Linda Pascoe
- supplementary submission

196	Name Withheld
197	Mr Bruce Keenan
198	Mr Robert M Bass
199	Mr and Ms Michael R and Evelyn M Bass
200	Maurice Blackburn Pty Limited
201	Industry Super Australia
202	Insolvency Practitioners Association (now Australian Restructuring Insolvency and Turnaround Association)
	<ul style="list-style-type: none">• 2 supplementary submissions
203	Institute of Chartered Accountants Australia
204	Mr Peter Keenan
205	Mr Robert Brown
206	Ms Margery Zillmann
207	Mr Jeff Beal
208	Ms Diana Simpkins
209	CPA Australia
210	Hon Bob Katter MP
211	Rule of Law Institute of Australia
212	Mr Trevor Eriksson
	<ul style="list-style-type: none">• supplementary submission
213	Name Withheld
	<ul style="list-style-type: none">• 3 supplementary submissions
214	Ms Kerry Budworth
215	Mr Ellis Eyre
216	Australia and New Zealand Banking Group Limited
	<ul style="list-style-type: none">• supplementary submission
217	Name Withheld
218	Name Withheld

219	Mr Rex van Heythuysen
220	Ms Julie Wignall
221	Mr and Mrs Bob and Margaret Waterhouse
222	Mr Chris Dowling
223	Laharum Bulk Handling
224	Ms Michelle Matheson
225	Mr Mark Booth
226	Name Withheld
227	Mr Dennis Fahey
228	Mr John McClymont
229	Name Withheld
230	Welcome Australia Limited
231	Ms Fiona Howson
232	Dr Peter Brandson
	• supplementary submission
233	Ms Maureen Nathan
234	Financial Planning Association of Australia
235	Name Withheld
236	Mr and Mrs Bernie and Bernardine Frawley
237	Mr Scott Goold
238	Mr Terry Gammel
239	Mr Bernard Wood
	• supplementary submission
240	Ms Dianne Mead
241	Mr Robert Catena
242	Name Withheld
243	Name Withheld

244	Mrs Jan Braund
245	Mr Terence Moore
	• 3 supplementary submissions
246	Dorman Investments Pty Ltd
247	Mr Francis Colosimo
	• supplementary submission
248	Ocean Financial Pty Ltd
249	Mr Dennis Chapman
250	Dr Barry Landa
251	Mr Kevin Jenner
252	Mr Neville Hughes
253	Name Withheld
254	Mr and Mrs Rodney and Meryl Jones
255	Ms Caroline McNally
256	Mr and Mrs Bruce and Muriel Duncan
257	Ms Sandy Phillips
258	Mr and Mrs Ned and Michelle Cvetkovic
259	Mr Errol Opie
	• supplementary submission
260	Mr Darren Hithersay
261	Commonwealth Bank of Australia Group
	• response received from Unhappy Customers Pty Ltd
262	Mr Terry Murphy
263	Name Withheld
264	Mr Mark McIvor
265	Mr Edmund Schmidt and Ms Cynthia Lawrence
266	Name Withheld

267	Confidential
268	Confidential
269	Confidential
270	Confidential
271	Confidential
272	Confidential
273	Confidential
274	Mr Jeffrey Knapp <ul style="list-style-type: none">• 5 supplementary submissions
275	Ms Loraine McElligott
276	Levitt Robinson Solicitors <ul style="list-style-type: none">• response received from PPB Advisory• response received from ASIC• response received from KordaMentha• response received from the Commonwealth Bank of Australia
277	Mr Phillip Sweeney <ul style="list-style-type: none">• 2 supplementary submissions
278	Mr Victor Ainslie
279	Mr David Pemberton
280	Mr Rob Fowler
281	Confidential
282	Mr Niall Coburn
283	Confidential
284	Name Withheld
285	Ms Rosie Cornell <ul style="list-style-type: none">• supplementary submission
286	Name Withheld

287 Name Withheld

- 2 supplementary submissions

288 Name Withheld

289 Name Withheld

290 Name Withheld

291 Name Withheld

292 Mr and Mrs Robbie and Cheral Stimpson

293 Mr David Bone

294 Mr Gary White

- response received from Resi Mortgage Corporation
- supplementary submission

295 Dr Evan Jones

296 Mr James Kwok

297 Confidential

298 Confidential

299 Mr James Howarth

300 Mr and Mrs Merv and Robyn Blanch

301 Mr Gus Dalle Cort

302 Ms M Bartlett

303 Name Withheld

304 Mr Luke Quintano

305 Mr Gerard O'Grady

306 Name Withheld

307 Confidential

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340 Confidential

341 Name Withheld

342 Name Withheld

343 Professor AJ Brown

344 Name Withheld

345 Name Withheld

- 2 supplementary submissions

346 Mrs M Woolnough

347 Mr Neville Ledger

- supplementary submission

348 Commercial Asset Finance Brokers Association of Australia Limited

349 Mr Ken Winton

350 Mr and Mrs Richard and Barbara Wright

351 Name Withheld

- 2 supplementary submissions

352 Lord Michael Fraser

353 Confidential

354 Ms Dulcie Balliana

355 Mr Peter Monahan

356 Ms Evelyn Serridge

357 Mr Andrew Maher

358 Mr Douglas Layton

359 Mr and Mrs Scott and Naomi Baines

360 Mr Ross Bush

361 Ms Susan Hoskings

362 Mr Ray Baker

363 Kelgon Development Corporation Pty Ltd

364 Mr Peter Rigby

365 Mr Henry di Suvero

- response received from Sandhurst Trustees

366 Ms Una Robinson

367 Mr Simon Grundel

368 Mr Owen Salmon

369 Mr Tony Rigg

370 Mr Gilbert Crawford

- response received from Mr Jim Downey, JP Downey and Co

371 Mr Levis Campagnolo

372 Ms Alana Smith

373 Name Withheld

374 Name Withheld

375 Confidential

376 Confidential

377 Confidential

378 Name Withheld

- supplementary submission

379 Name Withheld

380 Mr Gordon Nelson

381 Name Withheld

382 Mr Peter Bates

383 Ms Kay Gal

384 Commonwealth Director of Public Prosecutions

385 Mrs Taryn Berry

386	Confidential
387	Mr Emmanuel Cassimatis
388	Confidential
389	Name Withheld
390	Mr and Mrs Michael and Irene Gander
391	Mr Jim Martinek
392	Mr Mark Hoddinott
	<ul style="list-style-type: none">• response received from PPB Advisory
393	Mr Robert Bennetts
394	Ms and Mr Claire and Chris Priestley
	<ul style="list-style-type: none">• response received from the National Australia Bank
395	Ms Merilyn Swan
396	Mr John Telford
	<ul style="list-style-type: none">• response received from Mr Stephen Jones MP
397	Mr Chris Priestley
	<ul style="list-style-type: none">• response received from the National Australia Bank• supplementary submission
398	Name Withheld
399	Mrs Frith Santalucia
	<ul style="list-style-type: none">• supplementary submission
400	Name Withheld
401	Name Withheld
402	Mr A. Walton
403	Mr Peter Howie
404	Sub-Sea and Pipeline Protection International
405	Ms Maria Rigoni
406	Australian Crime Commission

407 Transparency International Australia

408 Name Withheld

409 Name Withheld

410 Mr Phillip Ruge

411 Mortgage and Finance Association of Australia

412 Dr Peter Bowden

- supplementary submission

413 Name Withheld

414 Confidential

415 Confidential

416 Mr and Mrs Glenn and Sonja Tandy

417 Name Withheld

418 Credit Ombudsman Service Limited

419 Dr Vivienne Brand and Dr Sulette Lombard, Flinders University

420 Ms Karen Carey

- response received from KordaMentha
- response received from ASIC

421 Mr Jeffrey Morris

- 7 supplementary submissions

422 Name Withheld

423 Mr Anthony Brownlee

424 Mr Christopher Dobbys

- response received from David Jones

425 Ms Muriel McClymont

426 Mr Andrew Carr

427 Mr Mustaffa Abu Sedira

428 Mr Charles Phillott

429 Mr Peter Wrobel

430 Mr Tony Vernuccio

431 Confidential

432 Confidential

433 Confidential

434 Confidential

435 Confidential

436 Confidential

437 Confidential

438 Confidential

439 Confidential

440 Confidential

441 Name Withheld

442 Confidential

443 Name Withheld

444 Name Withheld

445 Name Withheld

446 Mr Paul Friedberg

447 OFS Spain Ltd

448 Financial Page International

449 Mr Wayne Styles

450 Confidential

451 Mr Martin Vink

452 Name Withheld

453 Name Withheld

- response received from Chimaera Capital

454 Name Withheld

- 455 Mr Michael Linnell
- response received from KordaMentha
 - response received from BRI Ferrier
 - response received from Chimaera Capital
 - supplementary submission
- 456 Mr Patrick Healy
- 457 Name Withheld
- 458 Associate Professor Michael Legg, Faculty of Law,
The University of New South Wales
- 459 Confidential
- 460 Confidential
- 461 Mr Yoav Nachmani
- 462 Name Withheld
- 463 Confidential
- 464 Financial Resolutions Australia Pty Ltd
- supplementary submission
- 465 Confidential
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