

# Appendix 1

## Submissions, additional information and answers to questions on notice

### Submissions

1. Supportive Residents & Carers Action Group Inc
2. Mr Col Shields
3. Mr Bob Ifield
4. Name Withheld
5. Ms Chandra Singh
6. Name Withheld
7. Name Withheld
8. Legal Aid Queensland
9. Ms Andigone Aguilar
10. Mr William Mott
11. Name Withheld
12. Victims of Financial Fraud
13. Australian Small Business and Family Enterprise Ombudsman
14. Financial Services Council
15. Australian Loans & Mortgages
16. Banks Gone Bad
17. Name Withheld
18. Mr Craig Perry
19. Name Withheld
20. Mr David Ifield
21. Consumer Credit Legal Service (WA) Inc
22. Community and Public Sector Union
23. Mr Robert Heal
24. Banking and Finance Consumers Support Association Inc
25. Association of Financial Advisers
26. Ms Ana Ganesh
27. Customer Owned Banking Association
28. Australian Law Reform Commission
29. Consumer Action Law Centre
30. Name Withheld
31. Ms tatjana Brandson
32. Name Withheld
33. Name Withheld

34. Mr Michael Masani
35. Mr Dario Pappalardo
36. Mr Gus Brogan
37. Name Withheld
38. Caxton Legal Centre
39. Name Withheld
40. Australia and New Zealand Banking Limited
41. Australian Financial Complaints Authority
42. Financial Rights Legal Centre
43. Australian Banking Association
44. Legal Aid NSW
45. Financial Counselling Australia
46. Public Interest Advocacy Centre LTD
47. Maurice Blackburn Lawyers
48. Mr Francis Edward Ifield OAM
49. Consumer Credit Law Centre SA
50. Women's Legal Service Victoria
51. Mr Robert smith
52. O'Grady Family
53. Dr Evan Jones
54. Mrs Philomena O'Grady
55. Mrs Anita Shannon
56. Law Council of Australia
57. Mr Selwyn Krepp
58. Thomas and Joycelyn Jordan  
Response from National Australia Bank
59. Dr Srdjan Diklitch
60. Mr Anthony Russell  
Response from Suncorp
61. Mr Lynton Freeman  
Response from Chief Justice, Supreme Court of Queensland
62. Dr Wayne Styles
63. Mr Damien Warren  
Response from Bendigo and Adelaide Bank
64. Ms Kathleen Wheeldon  
Response from Rural Bank
65. Mrs Diane Lock
66. Mr Michael Sanderson
67. Ms Michelle Matheson  
Response from Resimac Group

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68. Mr Jonathon Haynes  
Response from Westpac
  69. Ms Debra Viney  
Response from Rabobank
  70. Mr Rory F O'Brien
  71. Confidential
  72. Confidential
  73. Ms Lena Anderson  
Response from Gardens Lawyers  
Response from Westpac
  74. Mrs Erika Biritz  
Response from National Australia Bank
  75. Name Withheld
  76. Mr Paul Herman  
Response from National Australia Bank  
Response from ANZ
  77. Tasmanian Small Business Council  
77.1 Supplementary Submission  
77.2 Supplementary Submission  
77.3 Supplementary Submission  
Response from Code Compliance Monitoring Committee
  78. JMA Parties  
78.1 Supplementary Submission  
Response from Westpac  
Response from Code Compliance Monitoring Committee  
Response to supplementary submission from Westpac
  79. Mr Brett Wilson
  80. Mr Nicholas Wright  
Response from Westpac
  81. Name Withheld  
Response from ANZ
  82. Mr Colin Uebergang  
Response from Westpac
  83. Name Withheld  
Response from La Trobe Financial
  84. Mrs Carolyn Thomson  
Response from ANZ
  85. Bank Reform Now  
Response from National Australia Bank

86. Mr Thomas Eisen  
Response from Rural Bank
87. Nnashaat Sedhom
88. Mr Gary Tahmizian  
Response from National Australia Bank
89. Nolene and Lloyd Bradshaw
  - 89.1 Supplementary Submission
  - 89.2 Supplementary SubmissionResponse from Rabobank
90. Ms Sheril Morris  
Response from La Trobe Financial
91. Ms Rita Mazalevskis  
Response from ANZ
92. Mr Neil Bradshaw  
Response from Rabobank
93. Mr John Tiver  
Response from Landmark
94. Mr Sean Butler
95. Ms Linda Somers
96. Confidential
97. Confidential
98. Confidential
99. Confidential
100. Confidential
101. Confidential
102. Confidential
103. Confidential
104. Confidential
105. Confidential
106. Confidential
107. Confidential
108. Confidential
109. Confidential
110. Confidential
111. Confidential
112. Confidential
113. Mr Chris Shannon
114. Name Withheld
115. Good Shepherd Australia New Zealand
116. Mr Ben Ifield

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117. Ms Pina Smith
  118. Mr Craig Ifield
  119. Name Withheld
  120. Mr Archer Field
    - 120.1 Supplementary Submission
    - Response from ANZ
    - Response from Rabobank
    - Response from National Australia Bank
    - Response from Westpac
  121. Mr Sam Sciacca
    - Response from ANZ
  122. Ms Janine Barrett
    - Response from National Australia Bank
  123. Mr Des and Mrs Bernadette McKinnon
    - Response from National Australia Bank
  124. Mr Thomas Dunne
  125. Mr Kouros Jafari
  126. Mr Philip Brown
    - Response from Westpac
  127. Name Withheld
    - Response from Bendigo and Adelaide Bank
    - Response from AFG
  128. Mr Bob Yabsley
    - Response from National Australia Bank
  129. Mr Brian Ivkovic
  130. Name Withheld
    - Response from National Australia Bank
  131. Ms Hilda Joan Ward
    - Response from Westpac
  132. Mr Gary White
    - Response from Resi Mortgage
  133. Name Withheld
  134. Mrs Diana Macdonald
  135. Mr Ken Winton
  136. Mr Douglas Henderson
    - Response from La Trobe Financial
  137. Mr Graham Filmer
  138. Mr Costandino's kikiras
  139. Mr Phillip Joy

- 140. Mr Trevor Eriksson
  - 140.1 Supplementary Submission
  - Response from Westpac
- 141. Mr Craig Caulfield
- 142. Ms Claire Priestley
  - Response from Code Compliance Monitoring Committee
  - Response from National Australia Bank
- 143. Name Withheld
- 144. Waratah Gallotti
- 145. Mr Dale McCahon
  - Response from Suncorp
  - Response from Westpac
- 146. Ms Marion Rae
- 147. Mr Benjamin and Mrs Marcia Blunt
- 148. Michelle and Marjorie Stott
- 149. Mr Jeff Morris
- 150. Confidential
- 151. Confidential
- 152. Confidential
- 153. Confidential

### **Additional Information**

1. Additional information provided by Consumer Action Law Centre, received 27 March 2019

### **Answers to questions on notice**

1. Legal Aid NSW, answers to questions taken on notice at a public hearing on 21 March 19, Received 27 March 2019
2. AFCA, answers to questions taken on notice at a public hearing on 21 March 19, Received 28 March
3. Australian Banking Association, answers to questions taken on notice at a public hearing on 21 March 19, Received 29 March 2019
4. Law Council of Australia, answers to questions taken on notice at a public hearing on 21 March 19, Received 2 April