

WITNESSES AT HEARINGS

Wednesday, 23 August 2000 - Adelaide

Australian Bankers' Association

Mr Jeff Oughton, Acting Chief Executive
Mr Gary Healey, Director

**Consumer Law Centre Victoria
Financial Services Consumer Policy Centre
Financial and Consumer Rights Council Victoria**

Ms Christine Rowley, Policy Officer, Consumer Law Centre Victoria
Mr Chris Connolly, Director, Financial Services Consumer Policy Centre
Ms Sharon Barker, Policy Officer, Financial and Consumer Rights Council Victoria

Australian Securities and Investments Commission

Mr Peter Kell, Director, ASIC Office of Consumer Protection
Ms Nicola Howell, Senior Policy Officer, ASIC Office of Consumer Protection

Telstra

Mr Ian Cartwright, General Manager (Finance), Operational Services
Mr Paul Harcastle, Technical Adviser, Emerging Business

Australia and New Zealand Banking Group

Ms Kathryn Fagg, Managing Director, Banking Products
Ms Jane Nash, Senior Manager, Government and Regulatory Affairs

Mr Bill Watson (Private capacity)

