

**WITNESSES AT HEARINGS**

**Monday, 17 July 2000**

**Treasury**

Mr Michael Willcock, General Manager, Financial Markets Division

Ms Vicki Wilkinson, Manager, Financial Services Project Unit

Ms Ruth Smith, Specialist Adviser, Financial Markets Division

Ms Susan Vroombout, Specialist Adviser, Financial Services Project Unit

**Insurance Council of Australia**

Mr Alan Mason, Chief Executive

Mr Philip Maguire, Deputy Chief Executive

Mr Robert Drummond, Executive Manager, Operations

**Association of Financial Advisers**

Mr John Hibberd, President

Mr Hugh Crawford, Member, Public Affairs Committee

Mr Mr Dugald Mitchell, Consultant

**Life Agents Action Group**

Mr Paul Maughan, Director

Mr Darryl Foster, Director

Mr Greg Veivers, Director

**Australian Association of permanent Building Societies**

Mr James Larkey, Executive Director

Mr Raj Venga, Director, Policy and Compliance

**APIR Systems**

Mr Andrew Hutchings, Managing Director

Mr Andrew Riley, Director

**Monday, 24 July 2000**

**Investment & Financial Services Association Ltd**

Ms Lynn Ralph, Chief Executive Officer

Mr Phillip French, Senior Policy Manager

**Credit Union Services Corporation (Australia) Ltd**

Mr Chris Gration, Senior Adviser, Policy and Public Affairs

Mr Luke Lawler, Senior Adviser, Policy and Public Affairs

**National Insurance Brokers' Association**

Mr David Squire, National Board Member and Chair of Life Committee

Mr Noel Pettersen, Chief Executive Officer

Mr John Hanks, Consultant

**Association of Superannuation Funds of Australia Ltd**

Ms Philippa Smith, Chief Executive Officer

Dr Michaela Anderson, Director, Policy and Research

**Commonwealth Bank**

Ms Sarah Goodman, Head of Group Compliance

Mrs Jill Lester, Head, Group Corporate Relations

**Financial Planning Association of Australia Ltd**

Mr Raymond Griffin, Chairman

Mr Ken Breakspear, Acting Chief Executive Officer

Mr Con Hristodoulidis, Senior Manager, Public Policy

**Australian Financial Markets Association and the  
Securities & Derivatives Industry Association**

Mr Kenton Farrow, Chief Executive, Australian Financial Markets Association; Managing  
Director, Securities and Derivatives Industry Association

Mr John Rappel, Director, Research and Policy

**Australian Shareholders Association Ltd**

Mr Ted Rofe, Chairman

**Tuesday, 25 July 2000**

**Minter Ellison Lawyers**

Mr Ross Freeman, Partner

Ms Julia Avis-Keast, Senior Associate

**Telstra**

Mr Chris Bishop, National General Manager, Credit Management

Ms Sasha Carrel, Manager, Regulatory Policy, Telstra Retail

Mr Greg Colledge, Executive Manager, Business Analysis; Finance Manager, Telstra Visa Cards

**Australian Stock Exchange**

Ms Christine Jones, National Manager, Market Law and Policy

Mr Alan Shaw, National Manager, Supervision

**Finance Sector Union**

Ms Meredith Jones, Research Officer

Ms Emma King, National Industrial Officer

**Australian Bankers' Association**

Mr Ian Gilbert, Director

Mr Gary Healey, Director

**Bendigo Bank Group**

Mr Robert Johanson, Deputy Chairman

Mr David Oataway, Company Secretary

Mr Malcolm Campbell, General Counsel

**Macquarie Bank Ltd**

Mr James Kruger, Lawyer, Equities Group

**CPA Australia and The Institute of Chartered Accountants in Australia**

Ms Anne Molyneux, Director, Intellectual Capital, CPA Australia

Mr Bradley Pragnell, Superannuation Policy Adviser, Intellectual Capital

Mr Stuart Black, Chair, Rural and Regional Issues Group

Mr Keith Reilly, Technical Consultant

**Law Institute of Victoria**

Mr Alan Maclean, Financial Services Committee, Law Institute of Victoria and Law Council of Australia