

APPENDIX 1

SUBMISSIONS RECEIVED

- 1 Georgeson Shareholder
- 2 Trustee Corporations Association of Australia
- 2A Trustee Corporations Association of Australia
- 3 Australiawide Realty Pty Ltd
- 4 Life Advisers Action Group
- 5 Deutsche Bank
- 6 Association of Financial Advisers
- 6A Association of Financial Advisers
- 7 Law Institute Victoria
- 7A Law Institute Victoria
- 8 Australian Association of Permanent Building Societies
- 8A Australian Association of Permanent Building Societies
- 9 Australian Surety Association
- 10 International Banks and Securities Association of Australia
- 11 Australian Finance Conference
- 11A Australian Finance Conference
- 12 Morgan Stanley Group
- 13 FSI Consulting Pty Ltd
- 14 Mr John Fielding
- 14A Mr John Fielding
- 15 Mr Bruce Hamilton
- 16 The Association of Superannuation Funds of Australia Limited (ASFA)

- 16A The Association of Superannuation Funds of Australia Limited (ASFA)
- 17 Financial Planning Association
- 18 Credit Union Services Corporation (Australia) Limited
- 19 The Institute of Actuaries of Australia
- 20 CDM Telemarketing
- 21 Law Council of Australia
- 21A Law Council of Australia
- 21B Law Council of Australia
- 22 Australian Conservation Foundation
- 23 Max Harris and Associates Pty Ltd
- 24 International Banks and Securities Association of Australia
- 24A International Banks and Securities Association of Australia
- 24B International Banks and Securities Association of Australia
- 25 NRMA Insurance Limited
- 26 Credit Union Services Corporation (Australia) Limited
- 27 Insurance Agents Association of Australia (IAAA)
- 27A Insurance Agents Association of Australia (IAAA)
- 28 William M Mercer Pty Ltd
- 29 Investment and Financial Services Association Limited (IFSA)
- 29A Investment and Financial Services Association Limited (IFSA)
- 30 Australian Payments Clearing Association (APCA)
- 31 APIR Systems Limited
- 32 Queensland Association of Permanent Building Societies
- 33 Goldman Sachs Australia Pty Ltd
- 34 Australian Financial Markets Association and Securities and Derivatives Industry Association

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- 35 Mallesons Stephen Jaques, Solicitors
 - 36 Clayton Utz, Lawyers
 - 37 Financial Services Consumer Policy Centre
 - 38 The Institute of Chartered Accountants of New Zealand
 - 39 HCF Life Insurance Company Pty Ltd
 - 40 The Institute of Chartered Accountants in Australia and Australian Society of Certified Practising Accountants
 - 41 Consumer Credit Legal Service
 - 42 Insurance Council of Australia
 - 42A Insurance Council of Australia
 - 43 Mr Tony Damian
 - 44 Australian Consumers' Association
 - 45 BT Financial Group
 - 46 Consumer Law Centre of Victoria Limited
 - 47 Securities Exchanges Guarantee Corporation Limited (SEGC)
 - 47A Securities Exchanges Guarantee Corporation Limited (SEGC)
 - 48 National Institute of Accountants (NIA)
 - 49 AMP Limited
 - 50 Murphy Financial Services (SA) Pty Ltd
 - 51 The Australian Institute of Chartered Loss Adjusters (AICLA)
 - 52 QBE Insurance (Australia) Limited and American Home Assurance Company and Transport Industries Insurance
 - 53 ComSuper
 - 54 Freehills
 - 55 One Stop Financial Services
 - 56 Australian Associated Motor Insurers Limited (AAMI)
 - 57 Arlington House Pty Ltd

- 58 The Securities Institute of Australia
- 59 Ms Helen Breier, Senior Client Adviser
- 60 Corporate Super Association
- 61 GAB Robins Australia Pty Ltd
- 62 Fairfax Limited
- 63 National Insurance Brokers Association
- 64 Australian Travel Agents Co-operative (ATAC)
- 65 Chartered Secretaries Australia
- 66 The Australian Federation of Travel Agents
- 67 Church Superannuation Funds Cooperation Committee
- 68 Ethical Investment Association of Australia
- 69 Ethical Disclosure (Group Submission)
- 70 News Limited
- 71 Reuters
- 71A Reuters
- 72 Consumer Credit Legal Centre (NSW) Inc
- 73 Mr Ken Phelan
- 74 Australian Press Council
- 75 Australian Institute of Company Directors
- 76 World Vision Australia
- 77 Dr B Lokuge
- 78 The Mullum Trust
- 79 Broadcasters' Submission:
 - Federation of Australian Commercial Television Stations
 - Australian Subscription Television and Radio Association
- 80 SBS Corporation

- 81 Ms Claire Brunner
- 82 Ethical Investment Working Group (EIWG)
- 83 Glebe Asset Management Limited
- 84 Ms Janice Williams
- 85 Foster Care Workers (Group Submission)
- 86 Mr Ian Bowie
- 87 Commercial Law Firms:
- Freehills
 - Allens Arthur Robinsons
 - Malleson Stephen Jaques
 - Blake Dawson Waldron
 - Clayton Utz
 - Minter Ellison
 - Corrs Chambers Westgarth and Deacons
- 88 Thomas Cook Travel (Australia) Pty Ltd
- 89 Queensland Law Society Inc
- 90 Native Forest Network
- 91 Ms Julianna O'Bryan
- 92 Westscheme Pty Ltd
- 93 Australian Stock Exchange (ASX)
- 94 Combined Insurance Company of Australia
- 95 State Chamber of Commerce (NSW)
- 96 Mr Tom Bostock
- 97 Mr Ray Freeman

