

APPENDIX 2

PUBLIC HEARINGS AND WITNESSES

TUESDAY, 12 NOVEMBER 2002 – CANBERRA

DEPARTMENT OF AGRICULTURE, FISHERIES AND FORESTRY

Mr Brian Jones, General Manager, Science and Economic Policy, Rural Policy and Innovation

Mr Anthony Harman, Acting Manager, Economic Policy and Operating Environment, Rural Policy and Innovation

Ms Nandhini Nagaratnam, Senior Policy Adviser, Economic Policy and Operating Environment, Rural Policy and Innovation

DEPARTMENT OF IMMIGRATION AND MULTICULTURAL AND INDIGENOUS AFFAIRS – OFFICE OF ABORIGINAL AND TORRES STRAIT ISLANDER AFFAIRS

Mr Stephen Oxley, Assistant Secretary, Social Programs and Reconciliation Branch

Mr Bryan Palmer, Senior Adviser, Service Delivery and performance Section

DEPARTMENT OF TRANSPORT AND REGIONAL SERVICES

Ms Kelly Pearce, Acting Assistant Secretary, Regional Access Branch

Mr Paul Davies, Director, Rural Transaction Centres Program, Policy and External Relations Section

Ms Helen Blain, Assistant Director, Rural Transaction Centres Program, Policy and External Relations Section

DEPARTMENT OF FAMILY AND COMMUNITY SERVICES

Ms Glenys Beauchamp, Executive Director, Community Development and Support

Mr Barry Smith, Assistant Secretary, Indigenous Policy and North Australia Office

CENTRELINK

Mr Robin Salvage, National Manager, Rural and Housing Segment

Ms Jenny Thomson, Business Manager, Service Development, Indigenous Community Segment

THURSDAY, 14 NOVEMBER 2002 – CANBERRA

NATIONAL FARMERS FEDERATION

Mr Charles Burke, Chairman, Economics Committee

Mr Michael Potter, Policy Manager, Economics Committee

AUSTRALIAN BANKERS ASSOCIATION

Mr David Bell, Chief Executive Officer

Mr Stephen Carroll, Director

Ms Ardele Blignault, Director

Ms Gina Cass-Gottlieb, Partner, Gilbert and Tobin, Adviser to Australian Bankers Association

AUSTRALIAN NATIONAL UNIVERSITY

Professor Jon Altman, Director, Centre for Aboriginal Economic Policy Research

Dr John Taylor, Senior Fellow, Centre for Aboriginal Economic Policy Research

RECONCILIATION AUSTRALIA

Ms Siobhan McDonnell, Project Workers, Banking and Financial Services

Mr Brian Aarons, General Manager

Mr Joseph Elu, Director

TUESDAY, 25 FEBRUARY 2003 – SYDNEY

WESTPAC BANKING CORPORATION

Mr Graham Jennings, National Manager, Regional Banking

Mr Graham Paterson, Head of Regional Community Partnerships

COMMONWEALTH BANK OF AUSTRALIA

Mr Hugh Harley, Group Executive, Retail Banking Services

Mr Mukesh Parekh, Executive General Manager, Infrastructure Services, Retail Banking Services

Mr Stephen Morgan, Chief Manager, Agribusiness

AUSTRALIAN CENTRE FOR CO-OPERATIVE RESEARCH & DEVELOPMENT

Mr Gary Cronan, General Manager

Ms Kathryn Parker, Research Fellow

LOCAL GOVERNMENT ASSOCIATION OF NEW SOUTH WALES

Mr Shaun McBride, Policy Officer, Finance & Economic Development

Mr David Clark, Legal Officer

CREDIT UNION SERVICES CORPORATION (AUSTRALIA) LIMITED

Mr Adrian Lovney, General Manager, Industry Association

Ms Louise Petschler, Head of Public Affairs

AUSTRALIAN PRUDENTIAL REGULATION AUTHORITY

Mr Brandon Khoo, Executive General Manager, Specialised Institutions Division
Dr Darryl Roberts, General Manager, Rehabilitation and Enforcement
Mr Stephen Glenfield, General Manager, South West Region
Mr Earl Burgess, Senior Manager, Rehabilitation and Enforcement

COUNTRY WOMEN'S ASSOCIATION OF NEW SOUTH WALES

Mrs Margaret Brown, Committee Chairman

SMALL BUSINESS ASSOCIATION OF AUSTRALIA

Mr John Fowler, President

WEDNESDAY, 26 FEBRUARY 2003 – MELBOURNE

AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION

Mr Ian Johnston, Executive Director, Financial Services Regulation
Mr Mark Adams, Director, Regulatory Policy
Ms Pauline Vamos, Director, Licensing and Business Operations

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED

Ms Jane Nash, Government and Regulatory Affairs
Mr Mike Guerin, Rural Banking

PROFESSOR IAN HARPER, Sidney Myer Professor of Commerce and Business Administration, Assistant Director and Dean of Faculty, Melbourne Business School

MR TIM MOORE, Department of Economics, Monash University

FINANCE SECTOR UNION OF AUSTRALIA

Mr Tony Beck, National Secretary

MUNICIPAL ASSOCIATION OF VICTORIA

Mr Troy Edwards, Senior Policy Adviser
Ms Kerry Yu, Policy Adviser
Mr Daryl Treloar, Economic Development & Tourism Manager, Surf Coast Shire Council
Mr Bill Barber, Investment Manager, Latrobe City Council
Mr Chris Francis, Director, Organisational Strategy, Ballarat City Council

COUNCIL OF SMALL BUSINESS ORGANISATIONS OF AUSTRALIA

Mr Richard Brooks, Timber Merchants Association

AUSTRALIAN RETAILERS ASSOCIATION

Mr Stan Moore, Interim Chief Executive Officer

THURSDAY, 27 FEBRUARY 2003 – MELBOURNE

NATIONAL AUSTRALIA BANK

Mr Ian MacDonald, Executive General Manager, Financial Services Australia

Mr Jeremy Dean, General Manager, Channel and Process Optimisation

Mr Mike Carroll, General Manager, Agribusiness Financial Services

Mr Gordon Lefevre, General Manager, Personal Financial Services

Mr Tim O’Leary, Head of Corporate Affairs, Financial Services Australia

AUSTRALIAN COMPETITION AND CONSUMER COMMISSION

Mr Brian Cassidy, Chief Executive Officer

Mr Paul Palisi, Acting General Manager of Adjudication

Mr Mark Pearson, General Manager, Merger and Assets Sales

BENDIGO BANK

Mr Greg Gillett, Chief General Manager, Retail Banking, Bendigo Bank Group

POST OFFICE AGENTS ASSOCIATION LIMITED

Ms Marie McGrath-Kerr, National Chairman

Mr Dennis Jenner, South Australia/Northern Territory Branch Chairman

WEDNESDAY, 12 MARCH 2003 – ADELAIDE

ELDERS RURAL BANK

Mr Brian Goodfellow, General Manager Operations

CPS CREDIT UNION (SOUTH AUSTRALIA) LIMITED

Mr Tim White, General Manager

AUSTRALIA POST

Mr Mike McCloskey, Corporate Secretary

Mr Terry Stephens, Group Manager, Financial Services

THE SOUTH AUSTRALIAN COUNTRY WOMEN’S ASSOCIATION

Mrs Mary Scattock

Mrs Beth Waddington

Mrs Val Yelds

UNITING CHURCH SYNOD OF SOUTH AUSTRALIA

Ms Julia Pitman, Justice and Solidarity Research Officer, Adelaide Central Mission

THURSDAY, 13 MARCH 2003 – TANUNDA AND JAMESTOWN

THE BAROSSA COUNCIL AND ANGASTON COMMUNITY BANK STEERING COMMITTEE

Mr Rob Adam, Director Corporate and Community Services, Barossa Council
Councillor David Lykke, Member, Barossa Council and Member, Angaston Community Bank Steering Committee

NORTHERN AREAS COUNCIL

Mr Keith Hope, Community Projects and Development Manager, Northern Areas Council

Mr Lyndon Longmire, Councillor, Northern Areas Council

Councillor Jeff Burgess, Chairman, Northern Areas Council

Mr Malcolm Catford, Councillor, Northern Areas Council

Mr Samuel Smith, President, Gladstone Community Development and Tourism Association; and Member, Rocky River Community Bank Steering Committee

Mr Peter Emery, Executive Officer, Central Local Government Region of South Australia Inc

THURSDAY, 22 MAY 2003 - YARRAMAN

ALLERY, MR KEVIN (Private capacity)

NANANGO SHIRE COUNCIL

Brittain, Mr Richard Leslie Charles, Chief Executive Officer

Lee, Councillor John Archibald, Deputy Mayor

McCallum, Mayor Reginald Beach, Mayor

NANANGO PROGRESSIVE COMMUNITY LTD

Head, Mr Robert, Director

Zerbst, Mrs Wendy Jane, Secretary

ELECTRICITY CREDIT UNION

Maudsley, Mr Geoffrey William, Chairman

ROSALIE SHIRE COUNCIL

Strohfeld, Councillor Noel Leslie, Mayor

Weber, Mr Clinton Noel, Chief Executive Officer

FRIDAY, 23 MAY 2003 - TOOWOOMBA AND BOONAH

BOONAH SHIRE COUNCIL

Flint, Mr Ian Charles, Chief Executive Officer

Smith, Councillor Robert Bruce, Deputy Mayor

HERITAGE BUILDING SOCIETY LTD

Read-Smith, Mr Fraser Douglas, Chief Executive Officer

MONDAY, 21 JULY 2003 - DALY RIVER

PERRYS ON THE DALY PTY LTD

Perry, Mrs Carol Anne, Secretary and Director

NAUIYU NAMBIYU COMMUNITY GOVERNMENT COUNCIL

Shoobridge, Mr David, Chief Executive Officer

MONDAY, 21 JULY 2003 - DARWIN

DEPARTMENT OF COMMUNITY DEVELOPMENT, SPORT AND CULTURAL AFFAIRS

Gardiner, Mr John, Senior Policy Officer, Partnerships and Regional Development Branch

TRADITIONAL CREDIT UNION LTD

Gaykamanu, Mr Djerringal (Henry), Director, Founding Member

McMillan, Ms Beverley Anne, Assistant General Manager

DEPARTMENT OF BUSINESS, INDUSTRY AND RESOURCE DEVELOPMENT

Nolen, Mr Mark John, Indigenous Economic Development Coordinator

WESTBURY, MR NEIL DONALD (Private capacity)

TUESDAY, 22 JULY 2003 - ALICE SPRINGS

TANGENTYERE COUNCIL INC

Acfield, Mr Paul John, Human Resources Manager

Birch, Mrs Leanne, Senior Finance Officer, Reconciliations

Fielding, Ms Rochelle Louise, Senior Finance Officer
McDonald, Mr Patrick James, Finance Manager
Nightingale, Mrs Tracie Leigh, Senior Finance Officer, Bank Agency
Shacklady, Mr Leigh, Financial Counsellor

CENTRELINK

Miller, Mrs Joanne Marie, Business Manager, Service Delivery, Central Cluster, Area North Australia
Pitts, Mr Gordon Ronald, Area Manager, Area North Australia

WESTPAC

Paterson, Mr Graham, Head of Regional Community Partnerships

WEDNESDAY, 5 NOVEMBER 2003- CANBERRA

AUSTRALIAN ASSOCIATION OF PERMANENT BUILDING SOCIETIES

Anderson, Mr Gordon, Senior Manager, Payments, IMB, and representing AAPBS
Toms, Mr John Neville, Chief Executive Officer, Australian Settlements Ltd, and representing AAPBS

AUSTRALIAN BANKERS ASSOCIATION

Bell, Mr David, Chief Executive Officer
Gallagher, Ms Lynne, Director, Wealth Management, Australian Bankers Association

COUNTRY WOMEN'S ASSOCIATION OF NEW SOUTH WALES

Brown, Mrs Margaret Mary, Chairman, State Study and Investigation Committee

RESERVE BANK OF AUSTRALIA

Bullock, Ms Michele, Acting Head, Payments Policy Department

RECONCILIATION AUSTRALIA

Chandler, Ms Jenni, Chief Executive Officer

UNIVERSITY OF NEW SOUTH WALES

Connolly, Mr Chris, Director, Financial Services Consumer Policy Centre

VIRGIN MONEY AUSTRALIA

Gamble, Mr Rohan David, Managing Director

CREDIT UNION SERVICES CORPORATION (AUSTRALIA) LTD

Lawler, Mr Luke, Senior Adviser, Policy and Public Affairs

Petschler, Ms Louise, Head of Public Affairs

RESERVE BANK OF AUSTRALIA

Veale, Dr John Michael, Acting Assistant Governor (Financial System)

AUSTRALIAN CONSUMERS ASSOCIATION

Wolthuizen, Ms Catherine, Senior Policy Officer, Financial Services