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ACRONYMS AND ABBREVIATIONS

AAPBS	Australian Association of Permanent Building Societies
ABA	Australian Bankers' Association
ABARE	Australian Bureau of Agricultural and Resource Economics
ABS	Australian Bureau of Statistics
ACCC	Australian Competition and Consumer Commission
ACCORD	Australian Centre for Co-operative Research and Development
ACSWC	Australian Catholic Social Welfare Commission
ADI	Authorised Deposit-taking Institution
AISG	ATM Industry Steering Group
ALGA	Australian Local Government Association
ANZ	Australian and New Zealand Banking Group Limited
APCA	Australian Payments Clearing Association
APRA	Australian Prudential Regulation Authority
ARIA	Accessibility/Remoteness Index of Australia
ASIC	Australian Securities and Investments Commission
ATSIC	Aboriginal and Torres Strait Islander Commission
ATM	Automatic Teller Machine
BDP	Basic Deposit Products
CAEPR	Centre for Aboriginal Economic Policy Research
CDEP	Community Development Employment Program
CDFI	Community Development Finance Institution
COSBOA	Council of Small Business Organisations of Australia
CPSCU	CPS Credit Union (SA) Ltd
CRA	Community Reinvestment Act (USA)

CSO	Community Services Obligation
CTSA	Community Teleservices Australia (Inc)
CUSCAL	Credit Union Services Corporation (Australia) Limited
CWA	Country Women's Association of Australia
DOTARS	Department of Transport and Regional Services
EBT	Electronic Benefits Transfer
EFTPOB	Electronic Funds Transfer at Point of Banking
EFTPOS	Electronic Funds Transfer at Point of Sale
FaCS	Department of Family and Community Services
FSI	Financial System Inquiry
FSRA	<i>Financial Services Reform Act 2001</i>
FSU	Finance Sector Union of Australia
Hawker Report	Report from the House of Representatives Standing Committee on Economics, Finance and Public Administration, <i>Regional Banking Services: Money too far away</i> , March 1999
HREOC	Human Rights and Equal Opportunity Commission
ISDN	Integrated Service Digital Network
ISP	Internet Service Provider
LGSA	Local Government and Shires Association
LPO	Licensed Post Office
NAB	National Australia Bank
NCC	National Competition Council
NFF	National Farmers' Federation
OECD	Organisation for Economic Co-operation and Development
OTC	Over-the-counter
PCCN	Progressive Community Crow's Nest Ltd
PIN	Personal identification number

POAAL	Post Office Agents Association Limited
PS 146	ASIC Policy Statement 146: Licensing: Training of financial product advisers
PSA	Prices Surveillance Authority
QGAP	Queensland Government Agents Program
RBA	Reserve Bank of Australia
RTC	Rural Transaction Centre
SLA	Statistical Local Area
TCU	Traditional Credit Union
TPA	<i>Trade Practices Act 1974</i>
USO	Universal Service Obligation
Wallis Report	Commonwealth of Australia, <i>Financial System Inquiry Final Report</i> , March 1997

