

## **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**

Strohfled, 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