

APPENDIX 1

SUBMISSIONS RECEIVED BY COMMITTEE

1. JBA Finance Solutions Pty Ltd
2. Australian College of Financial Services
3. Australian Property Systems
4. Real Estate Institute of Australia
5. Property Investment Association of Australia Pty Ltd
6. Property Planning Australia
7. Securities & Derivatives Industry Association
8. Mirvac Real Estate Pty Ltd
9. National Credit Union Association Inc
10. The Investors Club
11. The Law Society of South Australia
12. Law Council of Australia
13. Griffith University
14. National Institute of Accountants
15. Wakelin Property Advisory
16. Australian Competition & Consumer Commission
17. Mr William Roddick
18. Financial Planning Association of Australia Limited
19. Law Institute of Victoria
20. PIR Independent Research Group
21. Australian Securities & Investments Commission
22. Credit Union Services Corporation

23. The Institute of Chartered Accountants in Australia
24. The Commercial Law Association Limited
25. Mr Vincent Mangioni
26. Real Estate Consumer Association (Inc)