APPENDIX 2

PUBLIC HEARINGS AND WITNESSES

WEDNESDAY 13 APRIL 2005 – SURFERS PARADISE

ALLEN, Mr John Henry, General Manager and Licensee, The Investors Club Ltd

HIGGINS, Mr Neil Trevor, Business Development Manager, The Investors Club Ltd

HOPKINS, Mr John Stephen, Founding Chairman, Property Investment Association of Australia

SYMON, Mr Bruce Richard Sydney, General Manager, Property Investment Association of Australia

THAM, Mr Joe Yew, Legal Manager, National Credit Union Association Inc.

FRIDAY 15 APRIL 2005 – SYDNEY

ANNING, Mr John Melville, Manager Policy and Government Relations, Financial Planning Association of Australia

CLARK, Mr Doug, Policy Executive, Securities and Derivatives Industry Association

FUNSTON, Mr Michael David, Senior Policy and Education Officer, Consumer Protection, Australian Securities and Investments Commission

GRAHAM, Mr Sean, Member, Financial Planning Association Regulations Committee, Financial Planning Association of Australia

ORSKI, Mr Gil, Analyst Policy and Government Relations, Financial Planning Association of Australia

ROAN, Mr Peter, Financial Planner, Chair, Western Division Chapter, Financial Planning Association of Australia

TANZER, Mr Greg, Executive Director, Consumer Protection and Regional Commissioner, Queensland, Australian Securities and Investments Commission WOLTHUIZEN, Ms Catherine Nicole, Senior Policy Officer, Financial Services, Australian Consumers' Association

THURSDAY 28 APRIL 2005 – CANBERRA

COPPARD, Mr Jason, Proprietor, Willerby's Solicitors; and Member, Law Institute of Victoria

STEVENS, Mr Bryan, Chief Executive Officer, Real Estate Institute of Australia

VERHOEVEN, Ms Alison, Public Affairs Manager, Real Estate Institute of Australia

FRIDAY 29 APRIL 2005 – CANBERRA

ANTICH, Mr Robert, General Manager, Policy and Liaison Branch, Australian Competition and Consumer Commission

BAILEY, Mr Brendan, Government Liaison Section, Australian Competition and Consumer Commission

BOBB, Mr Richard, Chair, Legislation Review Board, Australian Accounting Research Foundation

CASSIDY, Mr Brian, Chief Executive Officer, Australian Competition and Consumer Commission

SAMUEL, Mr Graeme Julian, Chairman, Australian Competition and Consumer Commission