

Appendix 1

Submissions

- 1 Money Centre Fortitude Valley
- 2 Credit Ombudsman Service Limited
- 3 Mortgage and Finance Association of Australia
- 4 Australian Seniors Finance Pty Ltd
- 5 Mr Graham Smith, Muru Mittigar Aboriginal Cultural and Education Centre
- 6 UCFS Australia Pty Ltd
- 7 MONEY3 Corporation Limited
- 8 Dollars Direct
- 9 Australian Institute of Company Directors
- 10 Aussie
- 11 Community Sector Banking
- 12 Moneyplus
- 13 Mr Rob Legat, Fast Access Finance Pty Ltd
- 14 Anglicare Diocese of Sydney
- 15 Can Do Credit Pty Ltd
- 16 Consumer Finance Association (UK)
- 17 First Stop Money Limited
- 18 Redfern Legal Centre
- 19 National Legal Aid
- 20 Consumer Action Law Centre
- 21 Confidential
- 22 National Financial Services Federation
- 23 Good Shepherd Youth and Family Service
- 24 Super Nexus Pty Ltd
- 25 GE Capital
- 26 Confidential
- 27 Cash Converters
- 28 Financial and Consumer Rights Council Inc
- 29 Australian Finance Conference

- 30 Mrs Lorrae Pozzebon
- 31 Direct Selling Association of Australia Inc
- 32 Action Cash
- 33 Cash Doctors
- 34 Min-it Software and Financial Association Australia
- 35 Fundco Pty Ltd
- 36 Action Finance
- 37 Department of Human Services
- 38 Abacus - Australian Mutuals
- 39 Anglicare Victoria
- 40 FAA/Industry/Smiles Turner Delegation
- 41 ANZ
- 42 Cash Store
- 43 Australian Bankers' Association Inc.
- 44 SEQUAL
- 45 St Lukes Anglicare
- 46 A Better Chance
- 47 Consumer Credit Legal Centre (NSW) Inc
- 48 Tony Davis and Associates
- 49 Financial Counselling Australia
- 50 Chartered Secretaries Australia Ltd
- 51 Foresters Community Finance / Fair Finance Australia
- 52 Veritec
- 53 Choice

Additional information received

Statement from Ms Lucy Auchincloss, Commercial Director of First Stop Money (submission 17), received on 25 October 2011

Answers to questions on notice

1 Answers to Questions on Notice from the Credit Ombudsman Service Limited, public hearing, 24 October 2011, Canberra, received 27 October 2011

2 Answers to Questions on Notice from National Financial Services Federation, public hearing, 24 October 2011, Canberra, received, received 31 October 2011

3 Answers to Questions on Notice from Good Shepherd Youth and Family Services, public hearing, 24 October 2011, Canberra, received 2 November 2011

4 Answers to Questions on Notice from Cash Doctors, public hearing, 24 October 2011, Canberra, received 3 November 2011

5 Answers to Questions on Notice from National Legal Aid, public hearing, 24 October 2011, Canberra, received November 2011

6 Attachment to answers to Questions on Notice from National Legal Aid, public hearing, 24 October 2011, Canberra, received November 2011

7 Answers to Questions on Notice from Anglicare Victoria, public hearing, 24 October 2011, Canberra, received 1 December 2011

