Appendix 2

Public hearing - Monday, 24 October 2011

Witnesses

Australian Senior Finance Pty Ltd

Ms Julie Campbell, General Manager

SEQUAL

Mr Kevin Conlon, Chief Executive

Australian Bankers' Association

Mr Ian Gilbert, Policy Director

Ms Jade Clarke, Senior Policy Analyst

Money 3 Corporation Ltd

Mr Robert Bryant, Chief Executive Officer

Money Plus Pty Ltd

Mr David Prosser, Chief Executive Officer

Cash Doctors

Mr Gregory Ellis, Co-chief Executive Officer

Mr Sean Teahan, Co-chief Executive Officer

Financiers' Association Australia/Industry/ Smiles Turner Delegation

Mr Phillip Smiles, Consultant

Mr Paul Baril, Committee Member

Mr Russell Birse, Delegated Member

Credit Ombudsman Service Ltd

Mr Raj Venga, Chief Executive Officer and Ombudsman

Consumer Action Law Centre

Ms Catriona Lowe, Co-Chief Executive Officer

Mr Gerard Brody, Director of Policy and Campaigns

National Legal Aid

Ms Catherine Uhr, Consumer Advocate, Legal Aid Queensland

Cash Converters International

Mr Ian Day, General Manager Australia

Mr Peter Cumins, Managing Director

First Stop Money

Mr Tim Dean, Chief Executive Officer

Ms Lucy Auchincloss, Commercial Director

National Financial Services Federation

Mr Philip Johns, Chief Executive Officer

Mr Mark Redmond, Chairman

Mr Stephen Burns, Director and Board Member

DollarsDirect LLC

Mr Daniel Shteyn, Managing Director

Good Shepherd Youth and Family Services

Ms Tanya Corrie, Senior Project Worker-Social Policy and Research

Anglicare Sydney

Ms Felicia Andersen, Community Care Sustainable Living Coordinator

Anglicare Victoria

Mr Paul McDonald, Chief Executive Officer

Mr Shungu Patsika, Financial Counsellor

The Treasury

Mr Christian Mikula, Manager, Consumer Credit Unit, Retail Investor Division

Ms Sue Vroombout, Gen Manager, Retail Investor Division, Markets Group

Department of Families, Housing, Community Services & Indigenous Affairs

Dr Paul Miller, Section Manager, Innovation and Design, Money Management Branch Ms Paula Mance, Section Manager