

## Appendix 2

### Public Hearing and Witnesses

**Thursday, 5 December 2002**

**Australian Prudential Regulation Authority**

Jones, Mr William Robert, Senior Policy Adviser, Policy Development, Policy, Research and Consulting

Lau, Mrs Judy, Senior Policy Manager

**Department of the Treasury**

Ray, Mr Nigel, General Manager, Financial System Division

Rosser, Mr Michael John, Manager, Consumer Protection Unit, Financial System Division

Stylianou, Ms Vicki, Policy Analyst, Prudential Policy—Banking Unit

White, Mr Damien William, Manager, Prudential Policy—Banking Unit

