

Appendix 1

Submissions Received

Submission Number	Submittor
1	Financial Counsellors' Association of NSW Inc (FCAN)
2	Care Financial Counselling Service (CFCS)
3	Australian Prudential Regulation Authority (APRA)
4	Australian Manufacturing Workers' Union (AMWU)
5	Australian Bureau of Statistics (ABS)
6	Consumer Credit Legal Centre (NSW) Inc (CCLC)
7	Virgin Money (Australia) Pty Ltd
8	Australian Merchant Payments Forum (AMPF)
9	Dr David Morrison
10	Anglicare Tasmania Inc
11	Centre for Credit and Consumer Law Griffith University
12	Banking and Financial Services Ombudsman Limited
13	The Treasury
14	Dun & Bradstreet Australasia (D&B)
15	MasterCard International
16	Australian Bankers' Association
17	ANZ
18	Debt Helpline Pty Ltd

