

APPENDIX 1

Submissions Received

| Submission Number | Submitter |
|--------------------------|---|
| 1 | Ms Elizabeth Harvey |
| 2 | Commonwealth Bank |
| 3 | Ms Julie Franks |
| 4 | Australian Competition and Consumer Commission (ACCC) |
| 4a | Australian Competition and Consumer Commission (ACCC) |
| 5 | Confidential |
| 6 | CHOICE |
| 6a | CHOICE supplementary submission |
| 7 | Confidential |
| 8 | Brotherhood of St Laurence |
| 9 | Mr Mark Wilkins |
| 10 | Mr John Minuti |
| 11 | Westpac |
| 12 | Finance Sector Union (FSU) |
| 12a | Finance Sector Union (FSU) supplementary submission |
| 13 | Name Withheld |
| 14 | Australia Bankers' Association |
| 15 | Law Council of Australia |
| 15a | Law Council of Australia supplementary submission |
| 16 | Australian Prudential Regulation Authority (APRA) |
| 17 | Dr David Morrison |
| 18 | Abacus-Australian Mutuals |
| 19 | Associate Professor Frank Zumbo |
| 20 | Suncorp Bank |
| 21 | Hon Dr Bob Such MP |

Additional Information Received

- Received from Treasury, answers to Questions on Notice taken at a public hearing on 13 March 2009.
- Received from Westpac on 30 August 2009, answers to Questions on Notice taken at a public hearing on 10 August 2009.