

APPENDIX 1

Submissions Received

Submission Number

Submitter

- 1 Housing Loans Australia
- 2 SMART Compliance Pty Limited
- 3 Momentum Wealth
- 4 Confidential
- 5 Dun & Bradstreet Australia
- 6 Mortgage & Finance Association of Australia (MFAA)
- 7 Financial Planning Association of Australia Limited
- 8 Harvey Norman Holdings Limited
- 9 Commercial Asset Finance Brokers Association of Australia Ltd (CAFBA)
- 10 Minter Ellison
- 11 Challenger Financial Services Group
- 12 Credit Ombudsman Service Limited
- 13 Confidential
- 14 Aussie
- 15 Redfern Legal Centre
- 16 Bank of Queensland
- 17 CPA Australia Ltd
- 18 FSU Australia
- 19 David Jones
- 20 National Legal Aid
- 21 Brotherhood of St Laurence
- 22 Legal Aid Queensland
- 23 SDIA Securities & Derivatives Industry Association
- 24 Professor Gail Pearson
- 25 Australian Institute of Credit Management
- 26 Business Council of Australia
- 27 Optometrists Association Australia
- 28 City Finance Franchising Pty Ltd
- 29 National Financial Service Federation Ltd
- 30 Financial Ombudsman Service Limited
- 31 Mr Andrew Serpell
- 32 Confidential
- 33 Confidential
- 34 Confidential
- 35 GE Capital Australia & New Zealand
- 35 GE Capital Australia & New Zealand – Supplementary Submission
- 36 AAMC Training Group
- 37 Australian Financial Markets Association (AFMA)
- 38 Office of the Privacy Commissioner
- 39 Motor Trades Association of Australia
- 40 Abacus – Australian Mutuals
- 41 Consumer Credit Legal Centre (NSW) Inc

- 42 Confidential
- 43 ICAN Indigenous Consumer Assistance Network Ltd
- 44 The Law Society of New South Wales
- 45 Westpac
- 46 ACDBA Australian Collectors & Debt Buyers Association
- 47 Consumer Action Law Centre
- 48 Australian Bankers' Association Inc
- 49 National Australia Bank
- 50 Australian Institute of Company Directors
- 51 CARE Inc Financial Counselling Service and the Consumer Law Centre of the ACT
- 52 Trustee Corporations Association of Australia
- 53 Australian Finance Conference
- 54 State Trustees Ltd
- 55 Veda Advantage Limited
- 56 The Treasury
- 56 The Treasury – Supplementary Submission
- 57 Australian National Retailers Association
- 57 Australian National Retailers Association – Supplementary Submission
- 58 Mrs Maria Rigoni
- 59 Mr Darren Boehm

Additional Information Received

- Received on 3 September 2009 from the Australian Bankers' Association Inc. Answers to Questions on Notice taken on notice on Monday, 24 August 2009.