APPENDIX 2

Public Hearings and Witnesses

CANBERRA, FRIDAY 21 AUGUST 2009

BEALE, Mr Timothy, Senior Adviser Department of the Treasury

GALLO, Ms Alix, Manager, Corporations and Financial Services Division Department of the Treasury

MIKULA, Mr Christian, Senior Adviser, Corporations and Financial Services Division Department of the Treasury

MILLER, Mr Geoff, General Manager, Corporations and Financial Services Division Department of the Treasury

SEWELL, Mr Mark, Manager, Corporations and Financial Services Division Department of the Treasury

SYDNEY, MONDAY 24 AUGUST 2009

BELL, Mr David, Chief Executive Officer Australian Bankers' Association

BRADY, Mr John, Director National Financial Services Federation

BROPHY, Mr John, Director National Financial Services Federation

CHONG, Mr Seng Wing, Chair, Regulations Committee Financial Planning Association of Australia

CLARK, Mr Douglas, Policy Executive Securities and Derivatives Industry Association DEGOTARDI, Mr Mark, Head of Public Affairs Abacus-Australian Mutuals

EALES, Mr Damian, Group General Manager Financial Services and Marketing, David Jones

FITZPATRICK, Mr Ged, General Manager, Policy and Government Relations Financial Planning Association of Australia

GIJSELMAN, Mr Matt, Senior Adviser, Policy and Public Affairs Abacus-Australian Mutuals

GILBERT, Mr Ian, Director, Retail Regulatory Policy Australian Bankers' Association

HORSFIELD, Mr David, Managing Director and Chief Executive Officer Securities and Derivatives Industry Association

JOHNS, Mr Philip, Chief Executive Officer National Financial Services Federation

MOODY, Mr Terence, Vice President Commercial Asset Finance Brokers Association of Australia Ltd

NAYLOR, Mr Phillip, Chief Executive Officer Mortgage and Finance Association of Australia

OSMOND, Mrs Margy, Chief Executive Officer Australian National Retailers Association

PEARSON, Professor Gail, Professor of Business Law, University of Sydney

REDMOND, Mr Mark, Chairman National Financial Services Federation

ROBERTS, Dr Malcolm, Director, Policy and Strategic Development Australian National Retailers Association SANDERS, Mr Deen, Deputy Chief Executive Officer Financial Planning Association of Australia

VENGA, Mr Raj, Ombudsman Credit Ombudsman Service Limited

WILLIAMS, Mr Troy, Lawyer Abacus-Australian Mutuals

SYDNEY, WEDNESDAY 26 AUGUST 2009

BOND, Ms Carolyn, Co-CEO Consumer Action Law Centre

BRODY, Mr Gerard, Senior Manager, Financial Inclusion Brotherhood of St Laurence

HITTER, Ms Monique, Director, Civil Law, Legal Aid NSW National Legal Aid

LANE, Ms Katherine, Principal Solicitor, Insurance Law Service Consumer Credit Legal Centre NSW Inc.

MORATELLI, Mr John, Senior Solicitor, Legal Aid NSW National Legal Aid

RICH, Ms Nicole, Director, Policy and Campaigns Consumer Action Law Centre