

# ABBREVIATIONS

ABA	Australian Bankers' Association
Abacus	Abacus - Australian Mutuals
ACA	Australian Casino Association
ADI	authorised deposit taking institution
AFC	Australian Finance Conference
AFSL	Australian Financial Services Licence
Allens	Allens Arthur Robinson
AML/CTF	anti-money laundering and counter-terrorism financing
APF	Australian Privacy Foundation
APRA	Australian Prudential Regulation Authority
ASFA	The Association of Superannuation Funds of Australia
ATO	Australian Taxation Office
AUSTRAC	Australian Transaction Reports and Analysis Centre
Baycorp	Baycorp Advantage Limited
Bendigo Bank	Bendigo Bank Limited
CCIP	Consumer Credit Insurance products
CEO	Chief Executive Officer
Computershare	Computershare Limited
Cth	Commonwealth
CUIA	Credit Union Industry Association
Department	Attorney-General's Department
DBG	designated business group
DVS	document verification system

Exposure Bill	Exposure Draft of the Anti-Money Laundering and Counter-Terrorism Financing Bill 2005
EV	electronic verification
FATF	Financial Action Task Force on Money Laundering
FATF Recommendations	FATF Forty Recommendations on AML
FPA	Financial Planning Association of Australia
FSR	Financial Services Reform
FSR Act	<i>Financial Services Reform Act 2001</i>
FSU	Financial Sector Union
FTR Act	<i>Financial Transaction Reports Act 1988</i>
HREOC	Human Rights and Equal Opportunity Commission
IAG	Insurance Australia Group
ICA	Institute of Chartered Accountants
IFSA	Investment & Financial Services Association
ING	ING Bank
Law Council	Law Council of Australia
Mallesons	Mallesons Stephen Jaques
Minister	Minister for Justice and Customs
NPPs	National Privacy Principles
NSWCCL	NSW Council for Civil Liberties
NSWPC	Office of the NSW Privacy Commissioner
OPC	Office of the Privacy Commissioner
PIA	Privacy Impact Assessment
Platinum	Platinum Asset Management Limited
Privacy Act	<i>Privacy Act 1988</i>
Privacy Victoria	Office of the Victorian Privacy Commissioner

RDA	<i>Racial Discrimination Act 1975</i>
SDIA	Securities & Derivatives Industry Association
SMSFs	self-managed superannuation funds
Special Recommendations	FATF Nine Special Recommendations on CTF
Telstra	Telstra Corporation Limited
UK	United Kingdom
US	United States
Visa	Visa International
Westpac	Westpac Banking Corporation

