

Abbreviations

AAG	Australian Agribusiness Group
ABN	Australian Business Number
ACCC	Australian Competition and Consumer Commission
AFA	Association of Financial Advisers
AFSA	Australian Financial Security Authority
AFSL	Australian financial services licence or AFS licence
AGAG	Agriculture Growers Action Group
Agribusiness MIS	Agribusiness managed investment schemes
ANAO	Australian National Audit Office
ANU	Australian National University
ANZ	Australia and New Zealand Banking Group
APL	Approved product list
ARITA	Australian Restructuring Insolvency and Turnaround Association
ASIC	Australian Securities and Investments Commission
ASIC Act	<i>Australian Securities and Investments Commission Act 2001</i> (Cth)
ASX	Australian Securities Exchange
ATO	Australian Taxation Office
CAMAC	Corporations and Markets Advisory Committee
CAP	Consumer Advisory Panel
CBA	Commonwealth Bank of Australia
CCLC	Consumer Credit Legal Centre (NSW) Inc
CEO	Chief executive officer
CFO	Chief financial officer

CFPL	Commonwealth Financial Planning Limited
COAG	Council of Australian Governments
Corporations Act	<i>Corporations Act 2001</i> (Cth)
COSL	Credit Ombudsman Service Limited
EDR	External dispute resolution
FCA	Financial Conduct Authority (UK)
FEA	Forest Enterprises Australia
FMA Act	<i>Financial Management and Accountability Act 1997</i> (Cth)
FPA	Financial Planning Association
FOFA	Future of Financial Advice
FOS	Financial Ombudsman Service Limited
FSCC	Financial Services Consultative Committee
FSI	Financial system inquiry
FSP	Financial services provider
GFC	Global financial crisis
GPL	Gunns Plantation Limited
GS	Great Southern
GSF	Great Southern Finance Pty Ltd
GSL	Great Southern Limited
GSMAL	Great Southern Managers Australia Limited
HNAB–AG	Holt Norman Ashman Baker Action Group
ICAA	Institute of Chartered Accountants in Australia
IHA	Independent hardship advocate
IMF	International Monetary Fund
IOSCO	International Organization of Securities Commissions
ITR	Income tax return
KM	KordaMentha

MIA	<i>Managed Investment Act 1998</i>
MIS	Managed investment scheme
MOU	Memorandum of understanding
NAB	National Australia Bank Limited
NFF	National Farmers' Federation
NCCP Act	<i>National Consumer Credit Protection Act 2009 (Cth)</i>
NZ	New Zealand
OECD	Organisation for Economic Co-operation and Development
PBR	Private binding ruling (ATO)
PDS	Product disclosure statement
PI	Professional indemnity (insurance)
PJCCFS or PJC	Parliamentary Joint Committee on Corporations and Financial Services
POA	Power of attorney
RE	Responsible entity
RG 146	ASIC's Regulatory Guide 146, <i>Licensing: Training of financial product advisers</i> (July 2012)
RIRDC	Rural Industries Research and Development Corporation
RIS	Regulation Impact Statement
SME	Small and medium enterprises
SMSF	Self-managed superannuation fund
SOA	Statement of Advice
TFGA	Tasmanian Farmers and Graziers Association
TIMOs	Timberland Investment Management Organisations
TSL	Timbercorp Securities Ltd
UCCC	Uniform Consumer Credit Code
UK	United Kingdom of Great Britain and Northern Ireland

US	United States of America
UTS	University of Technology, Sydney
WFL	Willmott Forests Limited