

Appendix 1

Submissions received

- 1 Mr James Fairley
- 2 Name Withheld
- 3 Mr Anthony Burke
- 4 Name Withheld
- 5 Ms Katy Kircher
- 6 Bank Reform Now
- 7 Australian Timeshare & Holiday Ownership Council
- 8 Mr Peter Mazzucato
- 9 Name Withheld
- 10 Confidential
- 11 Name Withheld
- 12 Ms Lynne Kreutzer
- 13 Ms Susan Field
- 14 Financial Ombudsman Service
- 15 Financial Services Council
- 16 Name Withheld
- 17 Mr Wayne Ditchburn
- 18 Mr Silvio Crisafi
- 19 Name Withheld
- 20 Mr and Mrs Ray and Christine Blackman
- 21 Credit Ombudsman Service
- 22 Stockbrokers Association of Australia
- 23 Mr Ashley Pattinson
- 24 Ms Ann Marie Delamere
- 25 Name Withheld
- 26 Mr Kerry Budworth
- 27 Mr David Morgan
- 28 Ms Sheerie Wales
- 29 Ms Sandra Phillips
- 30 Mr Ray Catford
- 31 Confidential
- 32 Confidential
- 33 AMP Limited
- 34 Name Withheld
- 35 Name Withheld
- 36 Mr Lee Woldt
- 37 Ms Fiona Ireland
- 38 Mr Kevin Low
- 39 Mr Shane Pearce
- 40 Macquarie Group Limited
- 41 Association of Financial Advisers
- 42 Australian Institute of Superannuation Trustees
- 43 CPA Australia
- 44 Financial Planning Association of Australia Limited
- 45 Mr Errol Opie
- 46 Mr Robert Hicks
- 47 Name Withheld
- 48 Mr David Abraham
- 49 Ms Rose Mathews

50 Mr Noel McNally
51 Ms Linda Klein
52 Name Withheld
53 Ms Liz Thorby
54 Ms Andigone Aguilar
55 Westpac Group
56 Confidential
57 Dr Barry Landa
58 Name Withheld
59 Mr Domenic Olimpio
60 Ms Allison Pitt
61 Mr Adrian Allen
62 Ms Denise Allen
63 Mr Philip Brown
64 Mr Peter Bates
65 Mr Ken Winton
66 Mr Peter Maxwell
67 Name Withheld
68 Name Withheld
69 Name Withheld
70 Name Withheld
71 Name Withheld
72 Name Withheld
73 Name Withheld
74 Name Withheld
75 Australian Bankers' Association
76 Ms Alana Smith
77 Confidential
78 Commonwealth Bank
79 JMA Action Group
80 Ms Maha Nasser
81 CHOICE
82 Mr Andrew Davey
83 Ms Patricia White
84 Mr Wayne Styles
85 Menico Tuck Parrish Financial Services Pty Ltd
86 Centrepoint Alliance Limited
87 Maurice Blackburn Lawyers
88 Australian Securities and Investments Commission
89 Industry Super Australia
90 ANZ
91 Ms Claire Priestley
92 Ms Danielle McDonald and Mr Dennis O'Brien
93 Confidential
94 Mr Peter Spelta

- 95 Mr and Mrs Peter and Anne Harwood
- 96 Mr and Mrs Gilbert and Sylvia de Michiel
- 97 Mr Paul Topping
- 98 Mr Gregory Wignall
- 99 Confidential
- 100 Confidential
- 101 Confidential
- 102 Confidential
- 103 Confidential
- 104 Confidential
- 105 Mr and Mrs David and Janet Chapman
- 106 Confidential
- 107 Mr Wim Bannink
- 108 Confidential
- 109 Mr Greig Allan
- 110 Mr Len McKelvey
- 111 Ms Lyn Hume
- 112 Name Withheld
- 113 Banking & Finance Consumers Support Association
- 114 Mrs Marilyn Swan
- 115 Name Withheld
- 116 Ms Gloria Bondfield
- 117 Mr Frazer McLennan
- 118 Mr Quylas Meyer
- 119 Mr David Bentley
- 120 Mr and Mrs David and Tina Chapman
- 121 Mr Richard Talbot
- 122 Confidential
- 123 Confidential
- 124 Confidential
- 125 Consumer Action Law Centre and 6 consumer protection and advocacy groups
- 126 Credit and Investments Ombudsman Limited
- 127 Confidential
- 128 HNAB Action Group
- 129 Mr Michael Uebergang
- 130 Mr Matthew Walker
- 131 Mr Nicholas Smith
- 132 Mr John Elliott
- 133 Confidential
- 134 Dispute Assist
- 135 Confidential
- 136 Mr Jeffrey Morris
- 137 Ms Jane Comollatti
- 138 Mr Rob Simpson
- 139 Confidential
- 140 Name Withheld
- 141 Mr Domenic Olimpio
- 142 Confidential
- 143 Industry Super Australia
- 144 Property Investment Professionals of Australia

116

- 145 Mr Adam Zuchowski
- 146 Mr Jamie McIntyre
- 147 Confidential
- 148 Ms Grazyna Monka
- 149 Name Withheld
- 150 Mr & Mrs Jim and Alison Guy
- 151 Mr Phillip Harris

Please note that submissions 144 to 150 relate specifically to land banking schemes.