

APPENDIX 1

SUBMISSIONS AND TABLED DOCUMENTS

Submission number	Submitter
99	Argent, Dr Neil
130	Association of Financial Advisers
121	Australia and New Zealand Banking Group Limited
106	Australia Post
122	Australian Association of Permanent Building Societies
117	Australian Bankers' Association
117A	Australian Bankers' Association (Supplementary)
80	Australian Centre for Co-operative Research and Development
66	Bank of Western Australia Ltd
82	Barraba Shire Council
53	Bendigo Bank Group
68	Blayney Shire Council
92	Boonah Shire Council
46	Borton, Mr Robin
67	Burdekin Shire Council
85	Cabonne Council
47	Cape York Community Financial Project Ltd
94	Carnarvon Chamber of Commerce
28	Catholic Women's League (Tasmania) Inc.
70	Catholic Women's League Australia Inc.
79	Citizens Electoral Council of Australia
7	Colonel Mel Bartlett
124	Commonwealth Bank of Australia
132	Community Bank Cummins
113	Community Teleservices Australia Inc (CTSA)
44	CONFIDENTIAL
60	CONFIDENTIAL
108	CONFIDENTIAL
88	Cooktown Community Bank Committee
97	Coonabarabran Shire Council
33	Corowa Shire Council
76	Council of the City of Ballarat
40	Council of the Shire of Cardwell
73	Country Women's Association of Australia

Submission number	Submitter
86	Country Women's Association of NSW
83	Country Women's Association of Victoria Inc.
59	CPS Credit Union (SA) Ltd
109	Credit Union Services Corporation (Australia) Limited
109A	Credit Union Services Corporation (Australia) Limited (Supplementary)
57	Crookwell Shire Council
105	Department of Agriculture, Fisheries and Forestry - Australia
128	Department of Community Development, Sport and Cultural Affairs on behalf of the Northern Territory Government
101	Department of Family and Community Services
123	Department of Immigration and Multicultural and Indigenous Affairs
127	Department of Transport and Regional Services
4	District Council of Grant
6	District Council of Karoonda East Murray
96	District Council of Lower Eyre Peninsula
30	District Council of Robe
45	Douglas Shire Council
75	East Gippsland Shire Council
81	Edenhope and District Community Bank Steering Committee
131	Elders Rural Bank
69	Finance Sector Union of Australia
11	Glover, Mr Peter
74	Gosford City Council
41	Goulburn City Council
12	Great Lakes Council
8	Gulin Gulin & Weemol Community Council Aboriginal Corporation
56	Gunning Shire Council
50	Guyra Shire Council
17	Herberton Shire Council
87	Hindmarsh Shire Council
18	Holroyd City Council
103	Hutcheon, Mrs Wendy
63	Ipswich City Council
20	Katherine Town Council
95	Lachlan Shire Council
38	Latrobe City Council
31	Laverton Shire Council
116	Lismore City Council
43	Local Government Association of Tasmania

Submission number	Submitter
25	Lockhart Shire Council
54	Macedon Ranges Shire Council
22	Maitland City Council
91	Manilla Shire Council
102	Marshall, Mr Glen
65	Mataranka Community Government Council
1	McLean, Mr Neil
72	Millmerran Shire Council
107	Moore, Mr Tim
114	Municipal Association of Victoria
29	Murgon Shire Council
10	Nanango Shire Council
36	Narrandera Shire Council
118	National Australia Bank
119	National Farmers' Federation
5	Naiyu Nambiyu Community Government Council
5A	Naiyu Nambiyu Community Government Council (Supplementary)
34	Northern Areas Council
21	Northern Midlands Council
111	Noye, Mr Larry
19	Paroo Shire Council
2	Paterson, Mr John
3	Pittsworth Shire Council
77	Post Office Agents Association Limited
78	Professor Jon Altman
71	Provic Group Inc.
62	Queensland Country Women's Association- Norwin Branch
120	Reconciliation Australia
120A	Reconciliation Australia (Supplementary)
89	Redland Shire Council
133	Reserve Bank of Australia
16	Rosalie Shire Council
16A	Rosalie Shire Council (Supplementary)
115	Severn Shire Council
48	Sharpe, Ms Louise
24	Shire of Chapman Valley
125	Shire of Dandaragan
35	Shire of Greenough
52	Shire of Kellerberrin

Submission number	Submitter
42	Shire of Nannup
49	Shire of Victoria Plains
14	Shire of Woodanilling
61	Shire of Yarra Ranges
129	South Australian Government
112	St. George Bank Limited
9	Surf Coast Shire Council
13	Swan Hill Rural City Council
93	Tamworth City Council
126	Tasmanian Government
15	The Barossa Council
100	The Country Women's Association of Western Australia (Inc)
90	The Manangatang Improvement Group Inc
51	The Shire of Wiluna
26	The South Australian Country Women's Association Inc
98	Thuringowa City Council
58	Traditional Credit Union Limited
58A	Traditional Credit Union Limited (Supplementary)
58B	Traditional Credit Union Limited (Supplementary)
84	Uniting Church Synod of South Australia
37	Upper Murray Regional Library
104	Victorian Farmers Federation
39	Wagga Mutual Credit Union
64	Weddin Shire Council
55	West Tamar Council
110	Westpac Banking Corporation
27	Winton Shire Council
32	Woorinen and Beverford District Action Group
23	Yallaro Shire Council

TABLED DOCUMENTS

Received	Document
14/11/2002	<i>Competition and consumer issues for Indigenous Australians (A report to the Australian Competition & Consumer Commission by the Centre for Aboriginal Economic Policy Research, the Australian National University, Canberra), September 2002</i>
14/11/2002	<i>Talkin' Money Business – Proceedings of the Workshop on 'Improving Banking and Financial Services for Indigenous</i>

Received	Document
	<i>Australians</i> , Sydney, May 2002 – Draft Report, Reconciliation Australia
18/02/2003	<i>Talkin' Money Business – Proceedings of the Workshop on 'Improving Banking and Financial Services for Indigenous Australians'</i> , Sydney, May 2002 – Final Report, Reconciliation Australia
25/02/2003	<i>'Our Social Accountability Policies and Practices: We believe in...'</i> provided by Westpac Banking Corporation
25/02/2003	<i>'Going the extra mile'</i> , Regional Banking Report 2003, provided by Westpac Banking Corporation
25/02/2003	<i>'A fresh perspective...Our First Social Impact Report'</i> , provided by Westpac Banking Corporation
26/02/2003	<i>'Use of the Internet and Internet Banking in Small Towns'</i> , provided by Tim Moore
03/03/2003	Correspondence, dated 28 February 2003, from the Post Office Agents Association Limited (POAAL), a list of LPOs which have received EPOS and fill facilities though Rural Transaction Centre programme
03/03/2003	Commonwealth Bank Media Release of 3 March 2003, <i>Commisure offers emergency life insurance premium relief for farmers and graziers</i>
04/03/2003	Summary of the Creditcare Project with contact details for all operating Rural Transaction Centres (RTCs), from the Department of Transport and Regional Services
14/03/2003	Responses (dated 12 March 2003) from the Department of Transport and Regional Services to questions taken on notice at the public hearing on 12 November 2002 and further information on the rollout of the Rural Transaction Centres Program
19/03/2003	Response from the Australian Securities & Investments Commission to a question taken on notice during the public hearing on 26 February 2003 in relation to the real time disclosure of fees and charges
25/03/2003	Announcement by the Rocky River Community Bank Project Steering Committee that it will not be proceeding with a Community Bank

Received	Document
22/04/2003	Email correspondence from Mr Michael McCloskey, Corporate Secretary, Australia Post, regarding a Committee question about the incidence of traditional banking facilities and/or RTCs in towns with giroPost.
08/05/2003	Correspondence dated 6 May 2003, from the Australian Competition & Consumer Commission in relation to questions taken on notice at the public hearing of 27 February 2003
23/05/2003	Value Analysis, Shareholder v Mutual Structure, provided by Heritage Building Society
27/05/2003	Email correspondence, dated 12 May 2003, from the Australian Bankers' Association to Senator P Wong, in relation to their analysis of communities without banking services
27/05/2003	Email correspondence, dated 30 April 2003, from Ms Siobhan McDonnell, Centre for Aboriginal Economic Policy Research, to Senator P Wong, in relation to a Reconciliation Australia workshop
21/07/2003	Email correspondence, dated 17 July 2003, from the Nauiyu Nambiyu Community Council, in relation to the public hearing at Daly River on 21 July 2003 and banking issues
22/07/2003	<i>'Who cares ... our 2003 social impact report'</i> , provided to the committee by Westpac Banking Corporation
22/07/2003	Tangentyere Council Annual Report 2001-2002 and copies of brochures used for electronic banking education
11/09/2003	Correspondence, dated 11 September 2003, from Nyirranggulung Mardrulk Ngadberre Regional Council, in relation to the RTC at Bulman
22/09/2003	Correspondence, dated 19 September 2003, from the Legal Practice Board, regarding the Board's policy on credit union and authorisation to conduct Solicitors' Trust Accounts
26/11/2003	Australian Centre for Co-operative Research Development (ACCORD), report titled <i>Community Development Finance Institutions: Evidence for Overseas and Australia</i> , September 2003
01/12/2003	Email correspondence, dated 1 December 2003, from Credit Union Services Corporation (Australia) Limited, in relation to remote banking Palumpa