

**HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS**

**REVIEW OF THE FOUR MAJOR BANKS (SECOND REPORT)**

**Australia and New Zealand Banking Group Limited**

**ANZ34QW: Ramsay Review**

Please provide any submission you made to the Ramsay Review of External Dispute Resolution Schemes (including submissions in response to the interim report).

**Answer:** Our submissions are publicly available and are attached.

*October Submission on Issues Paper*

<http://www.treasury.gov.au/~media/Treasury/Consultations%20and%20Reviews/Consultations/2016/Review%20of%20the%20financial%20system%20external%20dispute%20resolution%20framework/Submissions/PDF/ANZ.ashx>

*January Submission on Interim Report*

<http://www.treasury.gov.au/~media/Treasury/Consultations%20and%20Reviews/Reviews%20and%20Inquiries/2016/Review%20into%20EDR/Submissions/PDF/ANZ.ashx>