



## **Appendix A – Submissions**

| <b>No.</b> | <b>Provided by</b>                                              |
|------------|-----------------------------------------------------------------|
| 1.         | The Westpac Group                                               |
| 2.         | Real Estate Institute of Australia (REIA)                       |
| 3.         | The National Australia Bank                                     |
| 4.         | Abacus Australian Mutuals                                       |
| 4.1.       | Abacus Australian Mutuals (supplementary submission)            |
| 5.         | ANZ                                                             |
| 6.         | Finance Sector Union of Australia                               |
| 7.         | Australian Finance Conference                                   |
| 8.         | GE Capital                                                      |
| 9.         | Australian Bankers' Association Inc.                            |
| 9.1.       | Australian Bankers' Association Inc. (supplementary submission) |

10. Wesley Mission
11. VISA
12. Consumer Law Action Centre
13. Department of the Treasury (questions on notice)