APPENDIX 1

INDEX OF SUBMISSIONS

1	The Foundation for Development Cooperation Ltd
2	G.A. Cossar & Co Pty Ltd
3	Traditional Credit Union Limited
4	Trust Bank
5	Queensland Government Agent
6	Lismore Newsagency and Licensed Post Office
7	Charles Sturt University Faculty of Commerce
8	Shire of Dumbleyung
9	Flinders Council
10	Mrs Wendy Anderson
11	Miss Ivy Clarke
12	District Council of Karoonda East Murray
13	CONFIDENTIAL
14	Mr Scott MacDougall
15	Australian Competition and Consumer Commission
16	Aboriginal and Torres Strait Islander Commission (Maya Gujirragun Buru) ATSIC Broome
17	Indigo Shire Council
18	The Country Women's Association in Tasmania (Inc.)
19	The Council of the Shire of Culcairn
20	Local Government Association of Tasmania
21	Catholic Women's League (Tasmania) Inc.
22	National Farmers' Federation Australia Economic Policy

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23	Head Injury Council of Australia Inc. Caucus Working Group on Banking and Finance
24	The Country Women's Association of Western Australia (Inc.)
25	Association of Independent Retirees, Inc.
26	Goldfield Esperance Development Commission
27	CONFIDENTIAL
28	Sisters of Mercy Rural Support Group
29	CONFIDENTIAL
30	Rural Action Movement of Victoria Inc.
31	Local Government Association of Northern Territory
32	EG & M W Gallehawk
33	Municipal Association of Victoria
34	Goyder Credit Union Working Party On behalf of the
35	Catholic Women's League, Australia (Inc.)
36	NSW Department of State and Regional Development Albury Regional Office
37	Australian Council of Businesswomen Ltd
38	WA Office of Seniors Interests
39	Wheatbelt Development Commission Telecommunications Working Party
40	The District Council of Elliston
41	Clifton Shire Council
42	Mr S W Steele
43	The Pharmacy Guild of Australia
44	Hon Dick Adams MP
45	Elders Limited Group Treasury
46	Australian Banking Industry Ombudsman Limited

- 47 Finance Sector Union of Australia
- 48 Local Government and Shires Associations of NSW
- 49 Council of the Shire of Cardwell
- 50 Newcastle Regional Chamber of Commerce
- 51 Credit Union Services Corporation (Australia) Ltd Public Affairs and Governance
- 52 Richmond River Shire Council
- 53 Australian Women in Agriculture
- 54 Internet Industry Association
- 55 St George Bank Group
- 56 Women's Electoral Lobby (Victoria) Inc.WEL Australia Rural Policy Group
- 57 Shire of Williams
- 58 Monto Shire Council
- 59 Hon Ian McLachlan
- 60 South Australian Farmers Federation
- 61 Department of Primary Industries and Energy, Rural Industry Policy Section, Rural Division
- 62 Bendigo Bank Limited
- 63 Australian Local Government Association
- 64 Department of Fair Trading, NSW Government Research and Equity
- 65 Australian Association of Permanent Building Societies
- 66 Western Australian Municipal Association
- 67 Donald 2000 Inc.
- 68 Nundle Shire Council
- 69 South Australian Country Women's Association Inc.
- 70 Country Women's Association of NSW
- 71 Mr Christopher McMahon-Winter

- 72 The Queensland Country Women's Association
- 73 Post Office Agents Association Limited
- 74 Golden Plains Shire Corporate & Human Services
- 75 Council of Small Business Organisations of Australia Ltd.
- 76 Toner Cartridge Recharge Pty Ltd
- 77 Australia Post
- 78 The Country Women's Association of Victoria Inc.
- 79 Australian Federation of Business and Professional Women Inc.
- 80 Australian Banker's Association
- 81 Care Inc
- 82 Consumers Federation of Australia Inc Consumer Credit Legal Centre
- 83 Australian Consumers' Association
- 84 Australian Pensioners' and Superannuants' Federation
- 85 NSW Farmers' Association Economics, Business and Trade
- 86 Mackay Taylor
- 87 New South Wales Government
- 88 Gumlake Pty Ltd Trading as Ininti Store
- 89 Ms Catriona Wallace
- 90 Council of Social Service of New South Wales
- 91 Tasmanian Independent Wholesalers
- 92 Northern Territory Government
- 93 Queensland Government
- 94 Mrs M Roberts
- 95 Colonial State Bank Public Affairs

- 96 Micro Business Consultative Group
- 97 Department of Industry, Science and Tourism Industry Policy Branch
- 98 South Gippsland Shire Senior Citizens Centre Inc.
- 99 South Australian Government
- 100 Department of Transport and Regional Development Regional Development, Territories and Local Government
- 101 Tasmanian Council of Social Service Inc.
- 102 Mrs J Talbot
- 103 National Australia Bank
- 104 Ms Rose Taylor
- 105 Tasmanian Government
- 106 Professor David Merrett
- 107 Tyrrell Advisory Committee
- 108 Nhill Community Committee
- 109 MacArthur Advancement and Development Association
- 110 Shire of Southern Grampians et al
- 111 Reserve Bank of Australia
- 112 Centrelink
- 113 TecBanc Australia
- 114 Liberal Party of Australia (WA Division) Inc. O'Connor Division
- 115 Bendigo Bank Limited (Supplementary Submission)
- 116 Brian J. O'Brien & Associates Pty. Ltd
- 117 Commonwealth Bank of Australia Customer Service Division
- 118 Telstra Corporation Limited Finance & Administration

119	Commonwealth Bank of Australia Group Corporate Relations (Supplementary Submission)
120	Dr Neil Argent et al
121	Commonwealth Bank of Australia Group Corporate Relations (Supplementary Submission)
122	Australian Banker's Association (Supplementary Submission)
123	Yarrabah Community Council
124	Liberal Party of Australia (WA Division) Inc. O'Connor Division (Supplementary Submission)
125	Bank of Western Australia Ltd
126	State Parliamentary Labor Party, Western Australia
127	Department of Primary Industries and Energy Rural Division (Supplementary Submission)
128	Corangamite Shire
129	Westpac Banking Corporation
130	KPMG Management Consulting
131	Credit Union Services Corporation (Australia) Ltd Public Affairs and Governance (Supplementary Submission)
132	CreditCare
133	Traditional Credit Union Limited (Supplementary Submission)
134	Local Government Association of Northern Territory (Supplementary Submission)
135	Shire of Halls Creek
136	CONFIDENTIAL
137	Dr Neil Argent (Supplementary Submission)

138	Commonwealth Bank of Australia Group Corporate Relations (Supplementary Submission)
139	Credit Union Services Corporation (Australia) Ltd (Supplementary Submission)
140	Centrelink (Supplementary Submission)
141	Commonwealth Bank of Australia Group Corporate Relations (Supplementary Submission)
142	Goldfield Esperance Development Commission Southern Region (Supplementary Submission)
143	Shire of Laverton
144	Telstra Regulatory External Affairs (Supplementary Submission)
145	Credit Union Services Corporation (Australia) Ltd (Supplementary Submission)
146	Australia and New Zealand Banking Group Limited
147	St George Bank Group
148	The Pharmacy Guild of Australia
149	Australian Banker's Association
150	Colonial State Bank
151	Local Government and Shires Associations of NSW
152	Westpac Banking Corporation
153	Australian Banker's Association
154	Senator the Hon Ian MacDonald
155	Bendigo Bank Limited
156	Australia Post
157	Reserve Bank of Australia