

Abbreviations

AAT	Administrative Appeals Tribunal
ABA	Australian Bankers' Association
ACCC	Australian Competition and Consumer Commission
ADIs	Authorised Deposit-taking Institutions
ANZ	Australia and New Zealand Banking Group Limited
API	Australian Property Institute
APRA	Australian Prudential Regulation Authority
ARITA	Australian Restructuring Insolvency & Turnaround Association
ASBFE	Australian Small Business and Family Enterprise
ASIC	Australian Securities and Investments Commission
ASIC Act	ASIC Act 2001
AVI	Australian Valuers Institute
AWB	Australian Wheat Board
CAFBA	Commercial Asset Finance Brokers Association of Australia
CBA	Commonwealth Bank of Australia
CBD	Central Business District
CCLSWA	Consumer Credit Legal Service Western Australia
CCMC	Code Compliance Monitoring Committee
CIO	Credit and Investments Ombudsman
COBA	Customer Owned Banking Association
COBCOP	Customer Owned Banking Code of Practice
COSBOA	Council of Small Business Organisations of Australia
CPV	Certified Practising Valuer
The Code	Code of Banking Practice
DCBS	Draft Completion Balance Sheet
EDR	External Dispute Resolution
FDM	Farm debt mediation
FOS	Financial Ombudsman Service
FOSCode	FOS Code Compliance and Monitoring Team
FSI	Financial System Inquiry
FSSA	Financial Sector (Shareholdings) Act 1998

GFC	Global Financial Crisis
HBOS	Halifax Bank of Scotland
IDR	Internal Dispute Resolution
IVSC	International Valuation Standards Council
LAQ	Legal Aid Queensland
LFS	Landmark Financial Services
LVR	Loan Value Ratio
Model Bill	Model Commercial Arbitration Bill
NAB	National Australia Bank
NCCP Act	National Consumer Credit Protection Act 2009
PCBS	Parliamentary Commission on Banking Standards
PCL	Permanent Custodians Limited
PwC	Price Waterhouse Coopers
RBS	Royal Bank of Scotland
RICS	Royal Institution of Chartered Surveyors
s420A	Section 420A of the Corporations Act
s761G	Section 761G of the Corporations Act
TSBC	Tasmanian Small Business Council
UK	United Kingdom