

# Appendix 1

## Submissions Received

1. Mr Errol Opie and Ms Ann Marie Delamere
2. Name Withheld
3. Mr Richard B. Wright and Mrs Barbara Ann Wright
4. Code Compliance Monitoring Committee (CCMC)
5. Name Withheld
6. Mr John Hollioake
7. Name Withheld
8. Mr & Mrs Peter and Leonie Randles
9. Dr Barry Landa
10. Name Withheld
  - Response by Commonwealth Bank of Australia
11. Ms Katie Shafar
12. Mr Colin Power
13. Mr Dario Pappalardo
14. Mr & Mrs Max and Diane Lock
15. Mr Anthony Thomas Rigg
  - Supplementary to submission 15
16. Mr Ken Grech
17. Mr & Mrs Joseph and Gail Courte
18. Name Withheld
  - Supplementary to submission 18
19. Mr Barry Alcock
20. Mr Frank Galea
21. Name Withheld
22. Aurora Lifestyle Holdings Pty Ltd
23. Mr Leslie John Reid
24. Kelgon Development Corporation Pty Ltd
25. Mr Paul Topping
26. Name Withheld

27. Mr Joshua Hunt
28. Mr Michael Sanderson
29. Mr & Mrs Terrence and Sidney Mytton-Watson
30. Ms Deborah Perrin
31. Mr Bill Ringrose
32. Name Withheld
33. Ms Catherine Kearney
34. Mr Greg Bloomfield
35. Mr Allan R. Jones
36. Mr George Lizier
37. Rural Business Tasmania
38. Australian Restructuring Insolvency & Turnaround Association
  - Response by Mr Sean Butler to this submission
  - Response by ARITA to Mr Butler's response
39. Mr & Mrs Philipp and Lynne Kreutzer
40. Name Withheld
41. Mr Paul Earley
42. Mr Brent Renouf
43. Lord Terry Prest
44. Australian Government Department of Agriculture
45. Australian Securities & Investments Commission
46. Financial Ombudsman Service Australia
47. Australian Bankers' Association
48. Commonwealth Bank of Australia
49. ANZ
  - Supplementary to submission 49
50. National Australia Bank
51. Customer Owned Banking Association
52. Mr William David Wallader
53. Directors of Gippsland Secured Investments Ltd
54. Ms Kerry Neville
55. Legal Aid Queensland
56. Consumer Credit Legal Service (WA) Inc.

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57. Whelans Group Investments Pty. Ltd.
  58. Mr John D. Williams
  59. Name Withheld
  60. Mr Ian Colquhoun
  61. Tasmanian Small Business Council
  62. Ms Robyn Toohey
    - Supplementary to submission 62
  63. Ms Suzi Burge
  64. Mr Lynton Freeman
  65. Mr Gerard O'Grady
  66. Mrs Yvonne Hitchenor
  67. Mr Ken Winton
  68. Mr Eric Fraunfelter
  69. Banking and Finance Consumers Support Association (Inc)
  70. Name Withheld
  71. Mr Yves El Khoury
  72. Mr Warren Barber
  73. Mr Bradley McVicar
  74. Mr & Mrs Colin and Narelle Christian
  75. Santalucia Group
  76. Mr John McClymont
    - Supplementary to submission 76
  77. Mr Greg Bishop
  78. Mr Robert Barr
  79. Mr Don Turner
  80. Bank Victims Pty Ltd
  81. Mr & Mrs Tim and Jean Cashmore
  82. Mr & Mrs John Paul & Esther Sterndale
  83. Dr Evan Jones
  84. Mr Robert Johnston
  85. Mr Jerry and Jill Bennette
  86. Mr Roy Lavis
  87. Mr John Dahlsen

- Supplementary to submission 87
- 88. The Provincial Finance Group (Provic)
- 89. Allied Hospitality Ltd
- 90. Mrs Kathryn Johnson
- 91. Mr Nashaat Sedhom
- 92. Confidential
- 93. Ms Charalambia Evripidou
- 94. Mr Stephen Hosking
- 95. Danielle & Peter Schaumburg
- 96. Name Withheld
- 97. Mr Milton Wilde
- 98. Mr Peter Ward
- 99. Ms Jean Andersen
- 100. Mr Adrian Bryant
- 101. Mr Trevor Eriksson
- 102. Ms Faye Andrews
- 103. Mr Vittorio Cavasinni
- 104. Mr Bruce White
- 105. Mr Alan Mackenzie
- 106. Dr William Grealish
- 107. Mr Peter McNamee
- Supplementary to submission 107
- Response by Commonwealth Bank of Australia
- 108. Lamont Group
- 109. Mr Trevor Hall
- Supplementary to submission 109
- Response by Commonwealth Bank of Australia
- Response by Commonwealth Bank of Australia to supplementary
- 110. Confidential
- 111. Name Withheld
- Response by Commonwealth Bank of Australia
- 112. Confidential
- 113. Mr Sean Butler

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114. Ms Rita Troiani and Ms Janine Barrett
  115. Integrity New Homes
  116. Bank Reform Now
  117. Kerry Budworth
  118. Mr Alan Manson
  119. Mrs Bhadra Macken
  120. JMA Parties
  121. Ms Leane Browning
  122. Ms Sue Ganz
  123. Mr & Mrs Rodney and Ioanna Culleton
  124. Mr Chris Evanian
  125. The Australian Property Institute
  126. Westpac
  127. Confidential
  128. Confidential
  129. Confidential
  130. Confidential
  131. Confidential
  132. Confidential
  133. Confidential
  134. Confidential
  135. Confidential
  136. Confidential
  137. Confidential
  138. Confidential
  139. Confidential
  140. Confidential
  141. Mr Adrian Beamond and Ms Deborah Smith
  142. Mr Gerry Vallianos
  143. Ms Jean Vallianos
  144. Mr Adrian Ljubic
  145. Mr Lawry Bredhauer
  146. Mr Jeff King

- 147. Ferrier Hodgson
- 148. Mrs Dimity Hirst
- 149. Tartaglia Nominees
- 150. Mr Said Chamel Antanios
- 151. Ms Jen Smith
- 152. Name Withheld
- 153. Confidential
- 154. Confidential
- 155. Confidential
- 156. Confidential
- 157. Confidential
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- 180. Confidential
- 181. Confidential
- 182. Confidential
- 183. Mr Guy Goldrick and Mr Robert Mitrevski
- 184. Name Withheld
  - Supplementary to submission 184
  - Response by Commonwealth Bank of Australia
- 185. Mr James R. Harker-Mortlock
- 186. Confidential
- 187. Confidential
- 188. Confidential
- 189. Unhappy Banking
- 190. Mr Bruce Bell and Mr Frank Bertola
- 191. Mr William John Jamieson
- 192. Mr Richard Morton
- 193. Mr Tony Mollison
- 194. Mr John Hall
- 195. Bourne Parties

## **Additional information received by the committee**

1. Tabled Document: tabled by ANZ at a public hearing in Sydney on 13 November 2015.
2. Tabled Document: tabled by ANZ at a public hearing in Sydney on 13 November 2015.
3. Tabled Document: tabled by Mr Trevor Hall at a public hearing in Sydney on 13 November 2015.
4. Tabled Document: Opening statement tabled by the National Australia Bank at a public hearing in Sydney on 18 November 2015.
5. Tabled Document: Opening statement tabled by the Australian Bankers' Association at a public hearing in Sydney on 18 November 2015.
6. Tabled Document: Opening statement tabled by Westpac at a public hearing in Sydney on 18 November 2015.
7. Tabled Document: Document tabled by Legal Aid Queensland at a public hearing in Brisbane on 19 November 2015.
8. Tabled Document: Opening statement tabled by the Commonwealth Bank of Australia at a public hearing in Canberra on 2 December 2015.
9. Tabled Document: Document tabled by the Commonwealth Bank of Australia at a public hearing in Canberra on 2 December 2015.
10. Tabled Document: Opening Statement tabled by the Royal Institution of Chartered Surveyors at a public hearing in Sydney on 4 April 2016.



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## Answers to questions on notice

1. Answers to written questions on notice from the Commonwealth Bank, asked on 22 September 2015, received 8 October 2015.
2. Answers to written questions on notice from the Code Compliance Monitoring Committee, asked on 23 October 2015, received 4 November 2015.
3. Answers to written questions on notice from the Tasmanian Small Business Council (TSBC), asked on 27 October 2015, received 6 November 2015.
4. Answer to written question on notice from the Commonwealth Bank, asked on 22 September 2015, received 10 November 2015.
5. Answers to written questions on notice from the Commonwealth Bank, asked on 12 November 2015, received 23 November 2015.
6. Answers to questions on notice from Mr Peter and Danielle Schaumburg , asked at a public hearing on 19 November 2015, received 23 November 2015.
7. Answers to written questions on notice from the Commonwealth Bank, asked on 23 November 2015, received 2 December 2015.
8. Answers to questions on notice from Mr Tim Boman, asked on 19 November 2015, received 3 December 2015.
9. Answers to written questions on notice from The Australian Property Institute, asked on 2 December 2015, received 9 December 2015.
10. Answers to questions on notice from the Australian Restructuring Insolvency & Turnaround Association, asked on 18 November 2015, received 10 December 2015.
11. Answers to questions on notice from Legal Aid Queensland, asked at a public hearing on 19 November 2015, received 11 December 2015.
12. Answers to written questions on notice from The Treasury, asked on 1 December 2015, received 14 December 2015.
13. Answers to written questions on notice from the Commonwealth Bank, asked on 12 November 2015, received 16 December 2015.
14. Answers to written questions on notice from the Commonwealth Bank, asked on 1 December 2015, received 24 December 2015.
15. Answers to questions on notice from the Commonwealth Bank, asked at a public hearing on 2 December 2015, received 24 December 2015.
16. Answers to questions on notice from the ANZ, asked on 17 & 18 November 2015 and at a public hearing on 13 November 2015, received 29 December 2015.

17. Answers to written questions on notice from the ANZ, asked on 1 December 2015, received 29 December 2015.
18. Answers to written questions on notice from the Legal Services Commission of South Australia, asked on 18 December 2015, received 7 January 2016.
19. Answers to written questions on notice from Legal Aid ACT, asked on 18 December 2015, received 21 January 2016.
20. Answers to written questions on notice from Legal Aid Western Australia, asked on 18 December 2015, received 22 January 2016.
21. Answers to written questions on notice from The Australian Property Institute, asked on 17 December 2015, received 25 January 2016.
22. Answers to written questions on notice from the Commonwealth Bank, asked on 15 December 2015, received 27 January 2016.
23. Answers to written questions on notice from the Commonwealth Bank, asked on 17 December 2015, received 28 January 2016.
24. Answers to questions on notice from the National Australia Bank, asked at a public hearing on 18 November 2015, received 29 January 2016.
25. Answers to written questions on notice from the ANZ, asked on 28 January 2016, received 28 January 2016.
26. Answers to written questions on notice from the Australian Bankers' Association, asked on 1 December 2015, received 29 January 2016.
27. Answers to written questions on notice from Legal Aid Queensland, asked 18 December 2015, received 29 January 2016.
28. Answers to questions on notice from the Australian Securities and Investments Commission, asked at a public hearing on 23 November 2015, received 4 February 2016.
29. Answers to written questions on notice from the Australian Securities and Investments Commission, asked on 1 December 2015, received 4 February 2016.
30. Answers to questions on notice from the Commonwealth Bank, asked at a public hearing on 2 December 2015, received 5 February 2016.
31. Answers to written questions on notice from the ANZ, asked on 15 January 2016, received 15 February 2016.
32. Answers to written questions on notice from the Commonwealth Bank, asked on 1 December 2015, received 18 February 2016.
33. Answers to written questions on notice from Westpac, asked on 18 November 2015, received 29 February 2016.

34. Answers to written questions on notice from NAB, asked on 2 December 2015, received on 22 March 2015.
35. Answers to questions on notice from Price Waterhouse Coopers, asked on 16 & 18 February 2016, received on 15 March 2016.
36. Answers to written questions on notice from the Commonwealth Bank, asked on 9 March 2016, received 31 March 2016.
37. Answers to written questions on notice from the Royal Institution of Chartered Surveyors, asked at a public hearing on 4 April 2016, received on 12 April 2016.
38. Answers to written questions on notice from the Australian Taxation Office, asked at a public hearing on 4 April 2016, received on 13 April 2016.
39. Answers to written questions on notice from the Commonwealth Bank, asked at a public hearing on 4 April 2016, received on 15 April 2016.
40. Answers to written questions on notice from ANZ, asked at a public hearing on 4 April 2016, received on 29 April 2016.

