

Appendix 1

Submissions and additional documents received

Submissions

1. Mr Damien Morris
2. Australian Shareholders' Association
3. New Zealand Bankers' Association
4. Consumer Action Law Centre and CHOICE
5. MyState Limited
6. Westpac
7. Governance Institute of Australia
8. ANZ
9. Herbert Smith Freehills
10. Australian Bankers' Association
11. Australian Prudential Regulation Authority (APRA)
12. Bank of Queensland
13. Customer Owned Banking Association (COBA)
14. Dr Ann Wardrop, Dr David Wishart, Associate Professor Marilyn McMahon
15. Macquarie Group Limited
16. Australian Institute of Company Directors (AICD)
17. Financial Services Institute of Australasia (FINSIA)
18. Bendigo and Adelaide Bank Limited
19. Finance Sector Union of Australia
20. Mr John Colvin

Answers to questions on notice

1. Customer Owned Banking Association: Answers to questions take on notice at a public hearing in Canberra on 14 November 2017 (received 21 November 2017).
2. Australian Prudential Regulation Authority: Answers to questions take on notice at a public hearing in Canberra on 17 November 2017 (received 21 November 2017).

