

Appendix 1

Submissions Received

Submission Number	Submitter
1	Mr Andrew Oliver
2	Mr Peter Mair
	• Supplementary Submission
3	Mr Terence Holmes
4	Mr Suryan Chandrasegaran
5	Mr Mervin Reed
6	Dr Bob Such MP, Member for Fisher
7	Mr Simeneh Makonnen
8	Prof Kevin Davis
9	Mr Selwyn Cornish, College of Business and Economics, Australian National University
10	Mr Mal McCullough
11	Mr Chris Webbe
12	Mr Robert Gay
13	Mr Rob Paton, Ismar Tuzovic
14	Mr Tom Valentine
15	Mr Alan Mills
16	Name Withheld
17	Mr Peter Higgins
18	Mr Richard Wright, Barbara Ann Wright
19	Name Withheld
20	Dr Brett Edgerton
21	Dr Nicholas Gruen, Whitlam Institute, University of Western Sydney
22	Mr Nicholas Palmer
23	Mortgage and Finance Association of Australia
24	Real Estate Institute of Australia (REIA)
25	Mr Geoffrey Hodgkinson
26	FirstMac Group
27	SLM Group Limited
28	Prof Milind Sathye, University of Canberra
29	Brotherhood of St Laurence

30	ProSolution Private Clients
31	Maurice Blackburn Pty Limited
32	Prof Ross Buckley
33	Mr Leigh Harkness
34	Laminar Group
35	ING Direct
	• Supplementary Submission
36	Tyro Payments Limited
	• Supplementary Submission
37	Australian Chamber of Commerce and Industry (ACCI)
38	Master Builders Australia Ltd
39	Aussie
40	Australian Industry Group (AIG)
41	Reserve Bank of Australia (RBA)
42	Urban Taskforce Australia Ltd
43	Chamber of Commerce and Industry Queensland
44	Bank of Queensland Limited
45	Suncorp Bank
46	Australia Institute
47	Office of Senator Bob Brown
48	Mr Alan Stokes
49	Australian Payments Clearing Association (APCA)
50	Veda Advantage DL
51	Mr Richard Talbot
52	Name Withheld
53	Abacus - Australian Mutuals Limited
	• Supplementary Submission
54	National Association of Retail Grocers of Australia (NARGA)
55	Financial Redress
56	Prof Frank Zumbo
57	Australian Prudential Regulation Authority (APRA)
58	Bendigo and Adelaide Bank
59	Institute of Public Affairs
60	Mallesons Stephen Jaques
61	Think Tank Property Finance
62	Virgin Money Australia
63	Associate Professor Steve Keen

64	Mrs Amanda Watson
65	Mr Andrew Selby Smith
66	Australian Finance Conference
67	Brent Fisse Lawyers
	• Supplementary Submission
68	WA Small Enterprise Network
69	Mr Greg Bloomfield
70	CHOICE
	• Supplementary Submission
71	ATM Industry Association (ATMIA)
72	The Westpac Group
73	Mr Andrew Thomas
74	The Australian Securitisation Forum, Inc.
75	Mr Andrew Macken
76	Australian Bankers' Association Inc
77	ME Bank (Members Equity Bank Pty Ltd)
78	Financial Ombudsman Service Limited
79	ATM Industry Reference Group
80	Finance Sector Union of Australia
81	Confidential
82	CPA Australia
83	Dr Steven Kates
84	NSW Business Chamber
85	Credit Union Australia (CUA)
86	Mrs Maria Rigoni
	• Supplementary Submission
	• Supplementary Submission
87	Consumer Action Law Centre
88	Commonwealth Bank of Australia
89	Australian Council of Trade Unions
90	Council of Small Business of Australia (COSBOA)
91	National Australia Bank
92	Mr John McAuley
93	Mr John Turner
94	ANZ Banking Group Ltd
	• Supplementary Submission
95	Australian Financial Markets Association

96	Business Council of Australia
97	Mr Lindsay Johnston
98	Confidential
99	Confidential
100	Confidential
101	Yellow Brick Road Wealth Management Pty Ltd
102	The Treasury
103	Professor John Quiggin, School of Economics and School of Political Science and International Studies, University of Queensland
104	Mr Leonard Clampett
105	Mr Paul Myers
106	Mr Michael Woodford
107	HSBC Bank Australia
108	Commercial Asset Finance Brokers Association of Australia Limited (CAFBA)
109	Mr Archer Field
110	Australian Financial Integrity Network (AusFIN)
111	Confidential
112	Banking and Finance Consumers Support Association Inc
113	Heritage Building Society
114	Dr Carolyn Currie
115	Mortgage House of Australia Pty Ltd
116	Citi Australia
117	Mr John O'Brien
118	Confidential
119	Mrs Kay Robinson
120	Australia Post
121	Financial Services Council
122	Queensland Teachers' Credit Union Ltd
123	PROVIC Group Inc
124	Mr George Ivanov
125	Mr Michael O'Connor
126	Mr David Allen
127	Visa AP (Australia) Pty Ltd
128	Accounts4Life
129	Name Withheld
	• Supplementary Submission
130	Exposing Unacceptable Financial Activities (EUFA NZ)

131	Confidential
132	Mr Mark J. Cohen
133	Finance Brokers Association of Australia Limited (FBAA)
134	Mr Ken Longshaw
135	Mr Graham Keen
136	Genworth Financial Mortgage Insurance Pty Ltd
137	Insurance Council of Australia

Additional Information Received

- Additional information provided by the Commonwealth Bank of Australia on 23 December 2010; Bain and Co. report 'Getting bank competition right post-crisis'
- Received from the Reserve Bank of Australia on 20 December 2010, answers to Questions on Notice taken at a public hearing in Sydney on 13 December 2010
- Received from the ANZ Bank on 31 December 2010, answers to Questions on Notice taken at a public hearing in Canberra on 15 December 2010
- Received from the Treasury on 11 January 2011, answers to Questions on Notice taken at a public hearing in Canberra on 15 December 2010
- Received from Professor Milind Sathye on 14 January 2011, answers to Questions on Notice taken at a public hearing in Canberra on 15 December 2010
- Received from CHOICE on 17 January 2011, answers to Questions on Notice taken at a public hearing in Sydney on 14 December 2010
- Received from the Reserve Bank of Australia on 18 January 2011, answers to Questions on Notice taken at a public hearing in Sydney on 13 December 2010
- Received from Mr Mike Hirst, Managing Director, Bendigo and Adelaide Bank, on 20 January 2011, answers to senators' questions following the public hearing in Canberra on 15 December 2010
- Received from the Commonwealth Bank of Australia on 28 January 2011, answers to supplementary questions from the public hearing in Sydney on 15 December 2010
- Received from APRA on 31 January 2011, answers to Questions on Notice taken at a public hearing in Sydney on 14 December 2010
- Received from the ANZ Bank on 31 January 2011, answers to written Questions on Notice from the Committee
- Received from the National Australia Bank on 27 January and 1 February 2011, answers to Questions on Notice taken at a public hearing in Sydney on 13 December 2010

- Received from WA Small Enterprise Network on 1 February 2011, answers to Questions on Notice taken at a public hearing in Sydney on 21 January 2011
- Received from the Department of the Treasury on 4 February 2011, answers to written questions and answers to Questions on Notice taken at a public hearing in Sydney on 13 December 2010
- Received from the Australian Bankers' Association Inc on 8 February 2011, answers to Questions on Notice taken at a public hearing in Sydney on 14 December 2010
- Received from Westpac on 7 March 2011, answers to Questions on Notice taken at a public hearing in Sydney on 21 January 2011
- Received from the Treasury on 23 March 2011, answers to Questions on Notice taken at a public hearing in Sydney on 9 March 2011
- Received from the Reserve Bank of Australia on 18 March 2011, answers to Questions on Notice taken at a public hearing in Brisbane on 4 March 2011

TABLED DOCUMENTS

SYDNEY, 14 December 2010

- Document tabled by Mr John Symond; email correspondence between Michael Bath and Ernest Baisi
- Document tabled by Prof Frank Zumbo; 'Interest Rates and Margins' graph
- Document tabled by Mr Phil Naylor; tables (December 2010)
- Document tabled by Mr Jonathon Mott; UBS Investment Research - Australian Banking Sector Update

CANBERRA, 15 December 2010

- Document tabled by the Australia Institute; bank funding costs, 2009 and 2010

MELBOURNE, 25 January 2011

- Document tabled by Credit Union Australia; 'CUA vs Average Big 4 Standard Variable 2010' graph