

APPENDIX 1

Submissions received

Submission Number	Submitter
1	Mr Lawrence Lyons
2	Mr and Mrs P. and L. Randles
3	Mr Graham Hyde
4	Kelgon Development Corporation Pty Ltd
5	Mr and Mrs Gilbert and Sylvia De Michiel
6	Mr Malcolm McKellar
7	Mr K. W. Grundy
8	Confidential
9	Mr Alan Harrison
10	Confidential
11	Mr Gregory Cadwallader
12	Name Withheld
13	Name Withheld
14	Name Withheld
15	Mr Nicholas Murphy
16	Name Withheld
17	Mrs Noeline Winton
18	Mr Tony Mollison
19	Mr and Mrs John and Maureen Monckton
20	Mr Nashaat Sedhom

21	Mr Frank Galea
22	Mr Hans Sprangers
23	Mr David Crisp
24	Mr Peter Davis
25	Mr Bernie Bourke
26	Mr and Mrs Moray and Maria McIntosh
27	The Hollioake Group
28	Mr Robert Laut
29	Name Withheld
30	Name Withheld
31	Professor Milind Sathye
32	Mr and Mrs Max and Diane Lock
33	Reserve Bank of Australia
34	Westpac Group
35	Chadoora Pty Ltd
36	Ms Claudia Damato
37	Mr Trevor Eriksson
38	Mr Victor Camp
39	Ms Fiona Howson
40	Name Withheld
41	Name Withheld
42	Name Withheld
43	Name Withheld
44	Name Withheld
45	Insolvency Practitioners Association

46	Australian Bankers' Association
47	Rabobank
48	Consumer Action Law Centre
49	Australian Centre for Financial Studies
50	Financial Ombudsman Service
51	CPA Australia
52	Mortgage and Finance Association of Australia
53	Confidential
54	Mr James Neale
55	Australian Prudential Regulation Authority
56	Mr Guy Goldrick
57	Mr Tim Boman
58	Kids Plus Childcare Centres
59	Name Withheld
60	Mr William Doherty
61	Name Withheld
62	Mr Renaldo Gaiety
63	Name Withheld
64	Name Withheld
65	Name Withheld
66	Name Withheld
67	Mr Terence Holmes
68	Mr Ralph Binks
69	Ms Lindie Mehan
70	Mr Ian Colquhoun

71	Mr David Bone
72	Name Withheld
73	Mr Robert Hutchinson
74	Mr A Walton
75	Ms Michele Fay
76	Mr Robert Iannello and Ms Nicola Pagano
77	Mr Neil Mackay
78	ANZ
79	National Australia Bank
80	Bankwest
81	Commonwealth Bank of Australia
82	Mr Jimmy Bieri
83	Name Withheld
84	Name Withheld
85	Mr and Mrs D and J Holmes
86	Mr Andrew Lawry
87	Australian Financial Markets Association
88	Mr Shayne Martens
89	Name Withheld
90	Mr Denis Ryan
91	Banking and Finance Consumers Support Association (Inc)
92	Mrs Karen Adams
93	Mr Peter McDougall
94	Name Withheld
95	Name Withheld

96	Name Withheld
97	Australian Securities and Investments Commission
98	Mr Luke Vogel
99	Professor Steve Keen
100	Professor Imad Moosa
101	Name Withheld
102	Mr Robert Bourne
103	ING Direct
104	Messrs Paul French and Geoffrey Reiher
105	Mr D. Lindsay Johnston
106	Mr Victor Seeto
107	Mr Ronald Cooper
108	AJC Enterprises Pty Ltd
109	Name Withheld
110	Name Withheld
111	Mr Sean Butler
112	Ms Ellen Brown
113	Mrs Maria Rigoni
114	Ms Lulu Mu
115	Name Withheld
116	Name Withheld
117	Mr Errol Opie and Ms Ann Marie Delamere
118	Mr Geoffrey Shannon
119	Mr Alan Griffiths
120	The Treasury

121	RICS Oceania
122	Mr and Mrs Bruce and Linda Hathaway
123	Mr Kimberley Burton
124	National Hotel Property Pty Ltd
125	Mr Mark McIvor
126	Confidential
127	Confidential
128	Confidential
129	Confidential
130	Confidential
131	Confidential
132	Confidential
133	Confidential
134	Confidential
135	Confidential
136	Confidential
137	Confidential
138	Mr Damien Morris
139	Confidential
140	Confidential
141	Confidential
142	Confidential
143	Confidential
144	Confidential
145	Confidential

146	Confidential
147	Cr John Wharton AM
148	Mr Ken Winton
149	Buranda Properties
150	Abacus - Australian Mutuals
151	Confidential
152	Confidential
153	Australian Securitisation Forum
154	Mr Tony Townsend
155	Confidential
156	Finance Sector Union
157	Confidential
158	Confidential

Additional information

- 1 Letter received from Fitch Ratings on 9 August 2012
- 2 Document received from Mr Guy Goldrick on 10 August 2012
- 3 Document received from Mr Raymond Weir on 14 August 2012
- 4 Letter received from Mortgage Choice Limited on 21 August 2012
- 5 Letter received from Ms Denise Brailey on 13 October 2012

Tabled documents

- 1 Document tabled by ASIC at a public hearing in Canberra on 8 August 2012
- 2 Document tabled by Ms Denise Brailey at a public hearing in Canberra on 8 August 2012
- 3 Document tabled by Abacus Australian Mutuals at a public hearing in Sydney on 9 August 2012
- 4 Document tabled by Mr Geoffrey Shannon at a public hearing in Sydney on 10 August 2012

Correspondence

- 1 Response to submission 11 received from Mr Shane Tregillis, Financial Ombudsman Service
- 2 Response to submission 27 received from Mr Mark Conlan, RSM Bird Cameron
- 3 Response to submission 28 received from Mr Robert Wall, Colliers International
- 4 Response to submission 147 received from Mr Bill Buckby, Kordamentha
- 5 Response to submission 148 received from Ms Denise North, Insolvency Practitioners Association of Australia
- 6 Response to submission 148 received from Mr Shane Tregillis, Financial Ombudsman Service
- 7 Response to submission 148 received from Mr Robert Moodie, Rogers Reidy
- 8 Response to submission 149 received from Mr Brett Gale, Westpac
- 9 Response to submission 149 received from Mr Robert Jackson, King and Wood Mallesons
- 10 Response to submission 154 received from Mr Morgan Kelly, Ferrier Hodgson

Questions on Notice

- 1 Received from the RBA on 20 August 2012; answers to Questions on Notice taken at a public hearing in Sydney on 9 August 2012
- 2 Received from Westpac on 31 August 2012; answer to a Question on Notice taken at a public hearing in Sydney on 9 August 2012
- 3 Received from Bankwest on 7 September 2012; answers to Questions on Notice taken at a public hearing in Sydney on 10 August 2012
- 4 Received from Commonwealth Bank of Australia on 12 September 2012; answers to Questions on Notice taken at a public hearing in Sydney on 9 August 2012
- 5 Received from Treasury on 11 September 2012; answer to a Question on Notice taken at a public hearing in Canberra on 8 August 2012
- 6 Received from ASIC on 20 September 2012; answers to Questions on Notice taken at a public hearing in Canberra on 8 August 2012

