

Abbreviations

ABA	Australian Bankers' Association
ACCC	Australian Competition and Consumer Commission
AFCA	Australian Financial Complaints Authority
AFS	Australian financial services
ANZ	Australian and New Zealand Banking Group Limited
APRA	Australian Prudential Regulation Authority
ASIC	Australian Securities and Investments Commission
CBA	Commonwealth Bank of Australia
CEO	Chief Executive Officer
CIO	Credit and Investments Ombudsman
Cth	Commonwealth
EDR	External dispute resolution
FOS	Financial Ombudsman Service
HEM	Household Expenditure Measure
Hon.	Honourable
HoR	House of Representatives
NAB	National Australia Bank
NCCP Act	<i>National Consumer Credit Protection Act 2009</i>
PJCCFS	Parliamentary Joint Committee on Corporations and Financial Services
SCT	Superannuation Complaints Tribunal

