

# Appendix 1

## Submissions, tabled documents, additional information and answers to questions on notice

### Submissions

- 1 Legal Aid Queensland
- 2 Commercial Asset Finance Brokers Association of Australia Limited (CAFBA)
- 3 Financial Planning Association (FPA)
- 4 Australian National Audit Office
- 5 Caxton Legal Centre
- 6 National Insurance Brokers Association of Australia (NIBA)
- 7 ANZ Bank
- 8 Insurance Council of Australia
- 9 Australian Institute of Superannuation Trustees (AIST)
- 10 Community Legal Centres Queensland, Community Legal Centres New South Wales, South Australian Council of Community Legal Services, Federation of Community Legal Centres (Vic), Community Legal Centres Tasmania and Community Legal Centres Association (WA)
- 11 Australian Small Business and Family Enterprise Ombudsman
- 12 Financial Services Council (FSC)
- 13 Business Council of Co-operatives and Mutuals (BCCM)
- 14 Association of Financial Advisers (AFA)
- 15 Australian Bankers' Association (ABA)
- 16 Customer Owned Banking Association (COBA)
- 17 Mr Stephen Johnson
- 18 LF Economics
- 19 CHOICE
- 20 beyondblue
- 21 Care Inc. Financial Counselling Service
- 22 Australian Lawyers Alliance
- 22.1 Response to submission 22 from ANZ
- 23 SMSF Owners' Alliance

- 24 Australian Remittance and Currency Providers Association Limited (ARCPA)
- 25 Public Interest Advocacy Centre Ltd
- 26 Mr Glenn Pullin
  - 26.1 Supplementary to submission 26
  - 26.2 Response to submission 26 from the Financial Ombudsman Service Australia
- 27 Acorns Grow Australia Limited
  - 27.1 Response to submission 27 from Commonwealth Bank
- 28 Dr Serge Diklitch
  - 28.1 Response to submission 28 from MLC Life Insurance
- 29 Mr Greg Cadwallader
- 30 Mr Tom Azzi
- 31 Mr Mohsen Alirezai
  - 31.1 Response to submission 31 from ANZ
- 32 Mr Paul Westbury
  - 32.1 Response to submission 32 from Macquarie Group Ltd
- 33 Mr Alexander Walton
- 34 Name Withheld
- 35 Dr George Tsambourakis
- 36 Australian Securities and Investments Commission (ASIC)
- 37 Ms Diane & Mr Max Lock
- 38 Ms Alida Deligeorges
- 39 Integrity New Homes
- 40 Mr Michael Czajka
- 41 Name Withheld
  - 41.1 Supplementary to submission 41
  - 41.2 Response to submission 41 from the Financial Ombudsman Service Australia
  - 41.3 Response to supplementary submission 41.1 from the Financial Ombudsman Service Australia
- 42 Mr Mark Newberry
- 43 Westpac
- 44 Keep Me Posted
- 45 Mr Donald Campbell

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46	Consumer Action Law Centre
47	Mr Terry Watson
48	Mr Kenneth Miles
49	Mr Patrick Hayes
50	Mr Stuart Fraser
51	Financial Ombudsman Service Australia
52	Financial Rights Legal Centre
53	IAG
54	Broome Circle Financial Management Program
55	The Australia Institute
56	Finance Sector Union of Australia
57	Australian Timeshare Holiday Ownership Council (ATHOC)
58	Consumer Credit Legal Service (WA) Inc
59	Individuals who provided comments through CHOICE online tool
59.1	Response to submission 59 from ANZ
60	Mr Colin Powers
61	Mr David Bibo
62	Mr Louis Lalos
63	Name Withheld
64	Name Withheld
65	Name Withheld
66	Name Withheld
66.1	Response to submission 66 from the Law Society of NSW
66.2	Response to submission 66 from National Australia Bank (NAB)
67	Credit and Investments Ombudsman Limited
68	Dixon Advisory & Superannuation Services Limited
69	Ms Suzi Burge
69.1	Response to submission 69 from the Financial Ombudsman Service Australia
70	Mr Ralph Binks
71	Mrs Sue Dawes
72	Mr Leo & Mrs Helen Southwell
73	Dr Ragnar Purje

- 73.1 Response to submission 73 from NAB
- 74 Ms Leanne Harris
- 74.1 Response to submission 74 from the Financial Ombudsman Service Australia
- 74.2 Response to submission 74 from ANZ
- 75 Ms Michelle Matheson
- 75.1 Response to submission 75 from the Financial Ombudsman Service Australia
- 76 Mr Tim & Mrs Marlene Slattery
- 76.1 Response to submission 76 from the Financial Ombudsman Service Australia
- 77 Mr Paul Herman
- 77.1 Response to submission 77 from the Financial Ombudsman Service Australia
- 77.2 Response to submission 77 from ANZ
- 78 Ms Carolyn Thomson
- 78.1 Response to submission 78 from the Financial Ombudsman Service Australia
- 78.2 Reponse to submission 78 from ANZ
- 79 Ms Sandy Neilen
- 79.1 Response to submission 79 from the Financial Ombudsman Service Australia
- 79.2 Response to sunbmission 79 from ANZ
- 80 Mr Jim Martinek
- 81 Name Withheld
- 82 Mr Ian Williamson
- 82.1 Response to submission 82 from ANZ
- 83 Mr John Wilmott
- 84 Mr Graham Marks
- 85 Bank Reform Now
- 86 Ms Sandra Phillips
- 87 Dr Evan Jones
- 88 Ms Ruth Leahy
- 88.1 Response to submission 88 from ANZ
- 89 Name Withheld
- 90 Dr Simon Winder
- 91 Financial Counselling Australia (FCA)
- 92 Name Withheld

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- 93 Mr Philip and Mrs Kate Pyke
- 94 Banking and Finance Consumers Support Association (Inc)
- 94.1 Response to submission 94 from Bendigo and Adelaide Bank
- 94.2 Response to submission 94 from ANZ
- 95 Mr Jon Cook
- 96 Confidential
- 97 Confidential
- 98 Confidential
- 99 Confidential
- 100 Confidential
- 101 Confidential
- 102 Confidential
- 103 Confidential
- 104 Confidential
- 105 Mr Peter Johnston
- 106 Hon Michael Yabsley
- 106.1 Response to submission 106 from ANZ
- 107 Tasmanian Small Business Council (TSBC)
- 107.1 Response to submission 107 from Code Compliance Monitoring Committee
- 108 JMA Parties and Staff of Jenolan Village
- 108.1 Response to submission 108 from the Code Compliance Monitoring Committee
- 109 Bank Victims
- 109.1 Response to submission 109 from the Code Compliance Monitoring Committee
- 110 Ms Alison Hale & Mr Greg Saunders
- 110.1 Response to submission 110 from RHG Mortgages
- 111 Confidential
- 112 Name Withheld
- 112.1 Response to submission 112 from Commonwealth Bank of Australia
- 113 Name Withheld
- 114 Name Withheld
- 115 Mr Mario Menso

- 116 Mr Dario Pappalardo
- 117 Mr Trevor Fothergill
- 118 Name Withheld
- 119 Mr George Kelepecz
- 120 Name Withheld
- 121 Confidential
- 122 Confidential
- 123 Ms Naomi Halpern
  - 123.1 Response to submission 123 from Peter Holt
  - 123.2 Response to submission 123 from Korda Mentha
  - 123.3 Response to submission 123 from ANZ
- 124 Holt Norman Ashman Baker Action Group (HNAB-AG)
  - 124.1 Response to submission 124 from Korda Mentha
  - 124.2 Response to submission 124 from ANZ
  - 124.3 Response to submission 124 from Mr Peter Holt
  - 124.4 Response to submission 124 from Mr John Berrill
- 125 Mr Guy Goldrick
- 126 Mr Tim Boman
- 127 Mr Christopher and Ms Claire Priestley
- 128 Mr Lynton Freeman
- 129 Mr Graham Heslop, Ms Patricia Harper and Mr Martin Harper
- 130 Mr Verano Radin
- 131 Mr Tony Rigg
- 132 Name Withheld
- 133 Mr Peter O'Connor
- 134 Confidential
- 135 Former employees of Carlton and United Breweries
- 136 Confidential
- 137 Confidential
- 138 Ms Beth Irvin
  - 138.1 Response to submission 138 from ANZ
- 139 Mr Nicholas Wright

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140	Ms Karinalee Honeyman
140.1	Response to submission 140 from NRMA
141	Confidential
142	Confidential
143	Confidential
144	Confidential
145	Confidential
146	Confidential
147	Confidential

### **Tabled documents**

- 1 Document tabled by the Australian Securities & Investments Commission at a public hearing held in Sydney on 26 April 2017.
- 2 Document tabled by the Finance Brokers Association of Australia at a public hearing held in Sydney on 26 April 2017.
- 3 Document tabled by the Finance Sector Union of Australia at a public hearing held in Sydney on 28 June 2017.
- 4 Document tabled by Dr Simon Winder at a public hearing held in Sydney on 28 June 2017.

### **Additional information**

- 1 Document provided by the Finance Brokers Association of Australia following a public hearing held in Sydney on 26 April 2017.
- 2 Document provided by Consumer Action Law Centre following a public hearing held in Sydney on 26 April 2017.

**Answers to questions on notice**

- 1 Answers to questions on notice from a public hearing held in Sydney on 26 April 2017, received from Financial Ombudsman Service Australia on 9 May 2017.
- 2 Answers to questions on notice from a public hearing held in Sydney on 26 April 2017, received from Financial Rights Legal Centre on 15 May 2017.
- 3 Answers to questions on notice from a public hearing held in Sydney on 26 April 2017, received from Consumer Action Law Centre on 11 May 2017.
- 4 Answers to questions on notice from a public hearing held in Sydney on 28 June 2017, received from Mr Phil Khoury, Independent Reviewer, Banking Code on 25 July 2017.