

# Appendix 1

## Submissions received

1. Mr Peter Mair
2. MasterCard
3. Ms Melissa Ellis
4. St Vincent De Paul Society
5. Good Shepherd Australia New Zealand
6. Australian Retailers Association
7. bankmecu
8. Australian Taxpayers' Alliance & the International Alliance for Electronic Payments
9. National Retail Association
10. CHOICE
11. Confidential
12. Consumer Credit Legal Service WA
13. Consumer Action Law Centre and Financial Rights Legal Centre
14. Independent ATM Industry Group (IAIG)
15. Australian Bankers' Association
16. ASIC
17. The Treasury
18. National Australia Bank (NAB)
19. Customer Owned Banking Association
20. Reserve Bank of Australia
21. Westpac Group
22. Australian Payments Clearing Association (APCA)
23. Commonwealth Bank of Australia (CBA)
24. Australian Finance Conference (AFC)
25. Financial Counselling Australia
26. Business Council of Co-operatives and Mutuals (BCCM)
27. ANZ
28. Mr Christopher Zinn
29. Uniting Communities
30. Confidential
31. Mozo
32. Qantas
33. Mr Joel Gibson
34. Mr Klaus Bartosch
35. Confidential
36. Name Withheld
37. Mr Jeff Leddin

