

## **Appendix 2**

### **Public hearings and witnesses**

**Sydney, 27 August 2015**

BANTON, Mr Les, Private capacity

BRENNAN, Mr Pat, General Manager, Policy Development, Australian Prudential Regulation Authority

CLITHEROE, Mr Paul, Chairman, Money Magazine

EDEY, Dr Malcolm, Assistant Governor, Financial System, Reserve Bank of Australia

FLOOD, Mr Darren, Deputy Head, Payments Policy Department, Reserve Bank of Australia

GREENWOOD, Mr Ross, Business and Finance Editor, Nine Network

KIRKLAND, Mr Alan, Chief Executive Officer, CHOICE

KOCH, Mr David, Finance Editor, Seven Network

LANE, Ms Katherine, Principal Solicitor, Financial Rights Legal Centre

MAGUIRE, Ms Fiona, Senior Specialist, Australian Securities and Investments Commission

MINHINNICK, Ms Marianna, Financial Counsellor, Financial Rights Legal Centre

RICHARDS, Dr Anthony, Head, Payments Policy Department, Reserve Bank of Australia

RICHARDS, Ms Heidi, General Manager, Industry Analysis, Australian Prudential Regulation Authority

SAADAT, Mr Michael, Senior Executive Leader, Australian Securities and Investments Commission

TURNER, Ms Erin, Campaigns Manager, CHOICE

ZINN, Mr Christopher, Private capacity

**Melbourne, 3 September 2015**

BOYD, Ms Denise, Director of Policy and Campaigns, Consumer Action Law Centre

CORRIE, Ms Tanya Louise, Development Lead, Financial Security Specialist, Good Shepherd Australia New Zealand

LAWLER, Mr Luke, Head of Public Affairs, Customer Owned Banking Association

MUTTON, Ms Pam, Financial Counsellor, Bentleigh Bayside Community Health

PAPE, Mr Scott, Private capacity

TEMPLE, Ms Katherine, Senior Policy Officer, Consumer Action Law Centre

VALADKHANI, Professor Abbas, Department of Accounting, Economics and Law,  
Swinburne University of Technology

YARDLEY, Mr John, Chief Operating Officer, Bank Australia

### **Canberra, 22 September 2015**

GAMBLE, Mr Rohan, Managing Director, Mozo

GREGSON, Mr Scott, Executive General Manager Consumer Enforcement,  
Australian Competition and Consumer Commission

MASTERS, Mr David, Head of Public Policy, Asia Pacific, MasterCard

MEGALE, Ms Luisa, Vice President Asia, International Public Affairs and  
Communications, American Express

MICKENBECKER, Mr Stephen Henry, Group Executive, Ratings and Financial  
Services,

CANSTAR Pty Ltd

PEARSON, Mr Anthony, Chief Economist and Executive Director, Industry Policy,  
Australian Bankers' Association

POWER, Mr Trevor, Principal Adviser, Financial Systems and Services Division,  
Department of the Treasury

STOCKS, Mrs Rachel, Managing Director, American Express Australia Ltd

SWIERINGA, Dr John, Senior Advisor, Macroeconomic Modelling and Policy  
Division, Department of the Treasury

SYMONS, Mr Matt, Chief Executive Officer and Co-founder, SocietyOne Australia  
Pty Ltd

TATE, Ms Diane, Executive Director, Retail Policy, Australian Bankers' Association

WILLCOCK, Mr Michael, Acting Deputy Secretary, Markets Group, Department of  
the Treasury

### **Sydney, 16 October 2015**

BENTON, Mr Stephen Roy, Head, Consumer Finance and Emerging Businesses,  
Westpac Group

BERRY, Mr Duncan, Chief Executive Officer, GE Capital Australia & New Zealand

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BON, Ms Vicki, Manager, Government and Industry Relations, Coles

CAHILL, Mr Antony James, Group Executive, Product and Markets, National Australia Bank

COBB, Ms Rachel, Managing Director, Consumer, GE Capital Australia & New Zealand

COMYN, Mr Matthew, Group Executive, Retail Banking Services, Commonwealth Bank of Australia

GIBSON, Mr Joel, Campaign Director, One Big Switch

GILFILLAN, Mr Angus, Executive General Manager, Consumer Lending, National Australia Bank

HODGES, Mr Graham, Deputy Chief Executive Officer, ANZ

KARPIN, Mr Stephen, Group Country Manager, Australia, New Zealand and South Pacific, Visa Inc

KOHNE, Mr Marco, Head of Customer Management and Strategy, ANZ

LANE, Mr Aaron, Spokesman, Australian Taxpayers' Alliance

LINDBERG, Mr David Robert, Chief Executive, Commercial and Business Bank, Westpac Group

POTTS, Professor Jason, Academic Fellow, Australian Taxpayers' Alliance

SINCLAIR, Mr Matthew, Advisor, Australian Taxpayers' Alliance

SULLIVAN, Mr Angus, Executive General Manager, Retail Products and Strategy, Commonwealth Bank of Australia

WORMALD, Mr Richard, General Manager, Coles Financial Services, Coles

### **Canberra, 9 November 2015**

BAKUNOWICZ, Mr Peter, General Manager, Financial Services, Qantas Loyalty, Qantas Airways Ltd

BARTOSCH, Mr Klaus Michael, Private capacity

FINCH, Mr Andrew John, General Counsel and Company Secretary, Qantas Airways Ltd

HOFFMAN, Miss Kerri Anne, General Manager, Corporate Transactions, Virgin Australia Airlines

ORSZACZKY, Mr David, Head of Sales and Commercial Planning, Qantas Airways Ltd

PARKER, Mr Andrew James, Group Executive, Government and International Affairs, Qantas Airways Ltd

SCHUSTER, Mr Karl Josef, Chief Executive Officer, Velocity Frequent Flyer Pty Ltd

STOKES, Mr Anthony, General Manager, Revenue Management, Virgin Australia  
Airlines Pty Ltd

THATCHER, Mr Adam, General Counsel, Group Executive Corporate Risk, Virgin  
Australia Airlines Pty Ltd