

Appendix 1

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

Submissions

- 1 Mr Barry Jones
- 2 Financial Counselling Hunter Valley Project Inc
- 3 Legal Aid Queensland
- 4 Australian Financial Security Authority
- 5 TasCOSS
- 6 Australian Collectors & Debt Buyers Association
- 7 Anglicare Tasmania
- 8 Australian Finance Industry Association
- 9 The Salvation Army
- 10 Finance Sector Union
- 11 Care Inc
- 12 Australian Restructuring Insolvency & Turnaround Association
- 13 Financial Counsellors' Association of NSW Inc
- 14 Personal Insolvency Professionals Association
- 15 Queensland Council of Social Service
- 16 Australian Retail Credit Association
- 17 Professor Ian Ramsay, Associate Professor Paul Ali & Ms Lucinda O'Brien
- 18 Zip Co Limited
- 19 NORA Network
- 20 Consumer Credit Legal Service (WA) Inc
- 21 Australian Securities and Investments Commission
- 22 CHOICE
- 23 Anglicare Australia
- 24 National Retail Association
- 25 Consumer Household Equipment Rental Providers' Association
- 26 Afterpay
- 27 Moneybox Loans Pty Ltd
- 28 Australian Institute of Commercial Recovery
- 29 Customer Owned Banking Association
- 30 Uniting Church in Australia, Synod of Victoria and Tasmania
- 31 Financial Rights Legal Centre
- 32 Foundation for Alcohol Research and Education

- 33 Consumer Credit Law Centre SA
- 34 Community Legal Centres Queensland
- 35 Mentone Community Assistance and Information Bureau Inc.
- 36 NSW Financial Inclusion Network
- 37 Consumer Action Law Centre
- 38 Anglicare Sydney
- 39 Legal Aid NSW
- 40 Australian Banking Association
- 41 Finance Industry Delegation
- 42 Consumer Action Law Centre and Financial Rights Legal Centre
- 43 Cr Dominic WYKanak
- 44 COTA Australia
- 45 Name Withheld
- 46 Name Withheld
- 47 Name Withheld
- 48 Name Withheld
- 49 UnitingCare Australia
- 50 Good Shepherd Microfinance
- 51 National Credit Providers Association
- 52 Cash Converters
- 53 Min-it Software and Financiers Association of Australia
- 54 Name Withheld
- 55 NSW Small Business Commissioner
- 56 BaptistCare
- 57 Financial Counselling Australia (FCA)
- 58 Australian Financial Complaints Authority (AFCA)
- 59 Confidential
- 60 Maurice Blackburn Lawyers
- 61 AUSTRAC
- 62 NILS Network of Tasmania
- 63 Department of Social Services
- 64 MyBudget
- 65 Ms Michelle Matheson
- 66 Diverse Rentals
- 67 MyCRA Lawyers
- 68 City Finance
- 69 Ms Maria Rees

Additional information

- 1 Additional information provided by Ozerentals Pty Ltd on 6 December 2018.
- 2 Additional information provided by Debt Negotiators on 18 December 2018.
- 3 Additional information provided by Newsagents Association of NSW and ACT Ltd (NANA) on 20 December 2018.
- 4 Additional information provided by Cash Converters on 16 January 2019.
- 5 Additional information provided by Afterpay Touch Group Limited on 21 January 2019.
- 6 Additional information provided by Financial Counselling Australia on 21 January 2019.
- 7 Additional information provided by Consumer Action Law Centre on 21 February 2019.
- 8 Additional information provided by Cash Converters on 21 February 2019.

Answers to questions on notice

- 1 Finance Sector Union: Answers to questions on notice from public hearing dated 12 December 2018 (received 16 January 2019).
- 2 Australian Securities and Investment Commission: Answers to questions on notice from public hearing dated 24 January 2019 (received 1 February 2019).
- 3 Australian Financial Complaints Authority: Answers to questions on notice from public hearing dated 24 January 2019 (received 8 February 2019).
- 4 Australian Financial Security Authority: Answers to questions on notice from public hearing dated 24 January 2019 (received 8 February 2019).
- 5 Treasury: Answers to questions on notice from public hearing dated 24 January 2019 (received 8 February 2019).
- 6 Department of Social Services: Answers to questions on notice from public hearing dated 24 January 2019 (received 8 February 2019).
- 7 Queensland Council of Social Service: Answers to questions on notice from public hearing dated 22 January 2019 (received 11 February 2019).
- 8 Department of Human Services: Answers to questions on notice from public hearing dated 24 January 2019 (received 21 February 2019).

