

Appendix 1

Submissions and additional documents received

Submissions

1. ASDAA
2. ASIC
3. Australian Collectors & Debt Buyers Association
4. SCOA Australia
5. Mortgage & Finance Association of Australia (MFAA)
6. Australian Institute of Superannuation Trustees
7. Financial Ombudsman Service Australia
8. Financial Planning Association of Australia
9. Joint Submission: Consumer Action Law Centre, Consumer Credit Legal Centre SA, Consumer Credit Legal Service WA, Consumers' Federation of Australia, Financial Rights Legal Centre, Financial Counselling Australia
10. Westpac
11. Credit Corp Group Limited
12. Finance Sector Union of Australia
13. Australian Bankers' Association (ABA)
14. Superannuation Complaints Tribunal
15. Credit and Investments Ombudsman Limited
16. Law Council of Australia
17. Australian Lawyers Alliance
18. National Insurance Brokers Association of Australia
19. Insurance Council of Australia
20. Financial Services Council
 - a. Attachment 1
21. Association of Superannuation Funds of Australia Limited (ASFA)
22. Commercial Asset Finance Brokers Association of Australia
23. Association of Financial Advisers
24. Council for Small Business Australia
25. Community & Public Sector Union
26. ASBFEO
27. Mr Ivano Lino
28. Mr Michael Horne

29. ACTU
30. ANZ
31. SMSF Association

Answers to Questions on Notice

1. Credit and Investments Ombudsman: Answers to questions taken on notice from a public hearing on 9 October 2017 (received 9 October 2017)
2. Council of Small Business of Australia: Answers to questions taken on notice from a public hearing on 9 October 2017 (received 12 October 2017)
3. ASIC: Answers to questions taken on notice from a public hearing on 9 October 2017 (received 12 October 2017)
4. Financial Ombudsman Service Australia: Answers to questions taken on notice from a public hearing on 9 October 2017 (received 12 October 2017)
5. The Treasury: Answers to questions taken on notice from a public hearing on 9 October 2017 (received 12 October 2017)

Additional Information

1. Additional information provided by Credit Corp Group Limited on 14 October 2017.

Additional Hearing Information

2. Hansard correction received from Consumer Action Law Centre regarding a public hearing held in Canberra on 9 October 2017.