## **APPENDIX 2**

## **SUBMISSIONS RECEIVED**

Submission Number	Submitter			
1	Epworth HealthCare			
2	Australian Medical Association			
3	Queensland Law Society			
4	Fundraising Institute Australia			
5	Consumer Action Law Centre (NSW)			
6	Consumer Credit Legal Service Western Australia			
7	Australian Direct Marketing Association			
8	Law Institute of Victoria			
9	Magnamail			
10	Remington Direct			
11	Pareto Phone and Pareto Fundraising			
12	Financial Ombudsman Service			
13	Liberty Victoria			
14	Law Council of Australia			
15	The Mailing House			
16	Australian Industry Group			
17	Office of the Victorian Privacy Commissioner			

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18	Confidential
19	Australian Broadcasting Corporation
20	Confidential
21	Foxtel
22	Centre for Internet Safety
23	Insurance Council of Australia
24	Australian Bankers' Association
25	Abacus-Australian Mutuals
26	Salmat Limited
27	Australasian Retail Credit Association
28	Diners Club International
29	ANZ Banking Group Limited
30	Communications Alliance
31	Optus
32	Acxiom Australia
33	Hunter Community Legal Centre
34	Commercial Asset Finance Brokers Association of Australia
35	Experian Australia Credit Services
36	Australian Finance Conference
37	GEON

38	Energy and Water Ombudsman NSW
39	Facebook, Google, IAB Australia and Yahoo!7
40	Yahoo!7
41	Veda
42	NSW Privacy Commissioner
43	GE Capital
44	Dun & Bradstreet, Experian and Veda
45	Telecommunications Industry Ombudsman
46	Kimberly-Clark Australia
47	Office of the Australian Information Commissioner
48	Min-it Software
49	Australian Privacy Foundation
50	Australian Communications Consumer Action Network
51	Consumer Credit Legal Centre (NSW)
52	Telstra
53	Australian Association of National Advertisers
54	Confidential
55	NSW Department of Attorney General and Justice
56	Finance Industry Delegation
57	Name Withheld

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58	Greater Data
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ADDITIONAL INFORMATION RECEIVED			
1	Material tabled by Veda at public hearing on 10 August 2012		
2	Document tabled by Veda at public hearing on 10 August 2012 – Quarterly Consumer Credit Demand Index, April-June 2012		
3	Additional information provided by Australasian Retail Credit Association on 13 August 2012 – Policy and Economic Research Council, Credit Impact of More Comprehensive Credit Reporting in Australia and New Zealand		
4	Response to questions on notice provided by Australian Direct Marketing Association on 23 August 2012		
5	Response to questions on notice provided by Communications Alliance on 23 August 2012		
6	Response to questions on notice provided by Facebook, Google, IAB Australia and Yahoo!7 on 23 August 2012		
7	Response to questions on notice provided by Law Institute of Victoria on 23 August 2012		
8	Response to questions on notice provided by Consumer Credit Legal Centre (NSW) on 23 August 2012		
9	Response to questions on notice provided by Financial Ombudsman Service on 23 August 2012		
10	Response to questions on notice provided by Australasian Retail Credit Association on 24 August 2012		

Additional information provided by Attorney-General's Department on

- Response to questions on notice provided by ANZ Banking Group Limited on 29 August 2012
- Response to questions on notice provided by Australian Bankers' Association on 29 August 2012
- Additional information provided by Attorney-General's Department on 3 September 2012
- Responses to questions on notice provided by Attorney-General's Department on 3 and 14 September 2012