APPENDIX 2

Public Hearing and Witnesses

MELBOURNE, MONDAY 5 OCTOBER 2009

BELL, Mr David, Chief Executive Officer Australian Bankers' Association Inc

HOSSACK, Mr Nicholas, Director, Prudential, Payments and Competition Policy Australian Bankers' Association Inc

MUNCHENBERG, Mr Steven, Group Manager, Government Affairs and Public Policy, National Australia Bank

SALAMITO, Mr John, Executive General Manager, Consumer Production Solutions, National Australia Bank

SATHYE, Prof. Milind Private capacity

WARD, Ms Sarah, Manager, Government and Regulatory Affairs National Australia Bank