

APPENDIX 1

Submissions and additional information received by the committee

Submissions

- 1a Australian Law Reform Commission
- 2a National Australia Bank
- 8a Australian Institute of Credit Management
- 12a Australian Finance Conference
- 13a The Westpac Group
- 15a Australian Bankers' Association
- 17a Insurance Council of Australia
- 19a Telstra Corporation Ltd
- 29a Office of the Privacy Commissioner NSW
- 31b Law Council of Australia
- 33a Australian Privacy Foundation
- 36a Law Institute of Victoria
- 39a Office of the Australian Information Commissioner
- 46 Experian
- 47 Dun & Bradstreet Australia
- 48 Australasian Retail Credit Association
- 49 Consumer Credit Legal Service of Western Australia (CCLSWA)
- 50 Tasmanian Collection Service
- 51 Energy and Water Ombudsman NSW (EWON)
- 52 National Relay Service
- 53 GE Capital Finance Australasia
- 54 Commercial Asset Finance Brokers Association
- 55 MasterCard
- 56 Communications Alliance
- 57 Confidential
- 58 Optus
- 59 Citigroup
- 60 Legal Aid Queensland
- 61 Insolvency Practitioners Association
- 62 Confidential

- 63 Consumer Action Law Centre
- 64 ANZ Bank
- 65 Veda Advantage
- 66 Consumer Credit Legal Centre (NSW)
- 67 Financial Counsellors Association of Queensland (FCAQ)
- 68 Credit Ombudsman Service Limited
- 69 Telecommunications Industry Ombudsman
- 70 Consumer Credit Legal Centre NSW, Consumer Action Law Centre, Financial Counselling Australia, Australian Privacy Foundation, FCRC (Financial and Consumer Rights Council Inc.) and Care Inc. - Consumer Law Centre of the ACT
- 71 Princeville Credit Advocates
- 72 Confidential

Additional information received

- 1 Department of the Prime Minister and Cabinet: Background information on the *Privacy Act 1988* reforms
- 2 Dr Normann Witzleb, Faculty of Law, Monash University, 'Privacy: Exposure Draft of the new Australian Privacy Principles – The first stage of reforms to the Privacy Act 1988 (Cth)', *Australian Business Law Review*, 39 (2011)
- 3 Dun & Bradstreet: *Roadmap to Reform*, October 2008
- 4 Dun & Bradstreet: *Credit Reporting Customer Payment Data*, March 2009
- 5 Dun & Bradstreet: *New to Credit from Alternative Data*, March 2009
- 6 Dun & Bradstreet: *Financial Inclusion Through Credit Reporting - Hurdles and Solutions*, April 2010
- 7 Veda Advantage: *Economic Impacts of Payment Reporting Participation in Latin America*, May 2007
- 8 Veda Advantage: *The Economic Consequences of Consumer Credit Information Sharing - Efficiency, Inclusion, and Privacy*, October 2010
- 9 Veda Advantage, Additional Information, provided on 9 August 2011
- 10 Department of the Prime Minister and Cabinet's response to proposals made by Veda Advantage, provided on 5 September 2011

Answers to Questions on Notice

- 1 Australian Law Reform Commission: Answers to Questions on Notice following the public hearing on 25 November 2010, dated 15 March 2011
- 2 Department of the Prime Minister and Cabinet: Answers to Questions on Notice provided following the public hearing on 25 November 2010
- 3 Australian Privacy Commissioner, Office of the Australian Information Commissioner (OAIC): Answer to a Question on Notice asked at the public hearing held on 16 May 2011, provided on 28 June 2011