

# **APPENDIX 2**

## **Public Hearing**

*Monday, 16 May 2011*

*Jubilee Room, NSW Parliament House, Sydney*

### **Witnesses**

#### **Australasian Retail Credit Association**

Mr Stephen Wykeham Balme, General Manager

Mr Carlo Cataldo, Chairman

Mr Matt Gijsselman, Chief Industry Adviser

Ms Ardele Blignault, Vice President, Government Affairs and Policy

#### **Australian Bankers Association**

Mr Ian Bruce Gilbert, Policy Director

Dr David John Grafton, Chief Risk Officer, Retail Banking Services, Commonwealth Bank of Australia

Mr David Fodor, Chief Credit Officer, Personal Banking Risk, National Australia Bank

#### **Australian Finance Conference**

Mr Ronald Hardaker, Executive Director, Australian Finance Conference

Ms Helen Mary Gordon, Regional Director and Corporate Lawyer

#### **Communications Alliance**

Mr John Leslie Stanton, Chief Executive Officer

#### **Consumer Action Law Centre**

Ms Carolyn Louise Bond, Co-Chief Executive Officer

#### **Consumer Credit Legal Centre (NSW) Inc.**

Ms Karen Cox, Coordinator

Ms Katherine Lane, Principal Solicitor

#### **Dun & Bradstreet**

Mr Damian Karmelich, Director, Marketing and Corporate Affairs

Mr Steve Brown, Director, Commercial and Consumer Services

Ms Jane Wilson, Director, Information Technology and Data

#### **Office of the Australian Information Commissioner**

Mr Timothy Pilgrim, Australian Privacy Commissioner

Ms Angelene Falk, Director, Policy

#### **Veda Advantage**

Ms Nerida Caesar, Chief Executive Officer

Mr Rory Matthews, Chief Operations Officer, Managing Director International

Mr Chris Gration, Head of External Relations

