**Annexure A**

**Interested Journalists, Financial Counsellors and Consumer Action Groups that have expressed concerns over *inter alia*** [**Predatory Advertising**](file:///F:\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\DefinedTerms\PredatorySaleOfAFinancialProduct.htm) **of some** [**Credit Card Products**](file:///F:\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\DefinedTerms\Credit_Card_Products.htm) **often charging** [**Usurious Unsecured Personal Loan Interest Rates**](file:///F:\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\DefinedTerms\Usury_Unsecured_Interest_Rates.htm) **that have overtly** [**Targeted Credit Cardholders with Low Financial Literacy Capacity**](file:///F:\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\DefinedTerms\NumeracyAndLiteracyTargeting.htm)[**Financially - Uneducated And Vulnerable Australians**](file:///F:\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\DefinedTerms\Financially_Uneducated_And_Vulnerable.htm)**, often suffering** [**Extreme Financial And Emotional Distress**](file:///F:\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\DefinedTerms\Extreme_Financial_And_Emotional_Distress.htm)

[**CHOICE  - consumer advocacy group in Australia**](https://www.choice.com.au/)[media@choice.com.au](mailto:media@choice.com.au)  [0430 172 669](tel:+61430172669)     
57 Carrington Road, Marrickville NSW 2204

[**Alan Kirkland -**](https://www.choice.com.au/authors/alan-kirkland)  [**My job is to lead our fight to make markets fair, just and safe for Australian consumers**](https://www.choice.com.au/authors/alan-kirkland)"

[**Alan Kirkland -**](https://www.choice.com.au/authors/alan-kirkland) [**$6.3 billion stolen from the pockets of Australians by banks:"**](file:///F:\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\Choice\$6.3%20billion_stolen_from_pockets_of_Australians_by_banks_CHOICE.htm)  - June 2020

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[**Thomas Clarke**](https://profiles.uts.edu.au/Thomas.Clarke) -  Professor, UTS Business, [University of Technology Sydney](https://theconversation.com/institutions/university-of-technology-sydney-936) [-](file:///F:\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\TheConversation\A_history_of_failed_reform.htm)  [**A history of failed reform: why Australia needs a banking royal commission**](file:///F:\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\TheConversation\A_history_of_failed_reform.htm) - 12 Sept 2016  [thomas.clarke@uts.edu.au](mailto:thomas.clarke@uts.edu.au)

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[**Steve Worthington**](https://theconversation.com/profiles/steve-worthington-138), Adjunct Professor, [**Swinburne University of Technology**](https://theconversation.com/institutions/swinburne-university-of-technology-767)  [**Charging for credit and debit card use may become the norm under new rules - Surcharge**](https://theconversation.com/charging-for-credit-and-debit-card-use-may-become-the-norm-under-new-rules-61508) **-** [**stevejworthington@gmail.com**](mailto:stevejworthington@gmail.com)

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C/- Investsmart  PO Box 744, Queen Victoria Building  NSW 1230   (02) 8318 2950  [**Paul.Clitheroe@investsmart.com.au**](mailto:Paul.Clitheroe@investsmart.com.au)  [**support@investsmart.com.au**](mailto:support@investsmart.com.au)

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Katherine Temple - Consumer Action Law Centre - ***"The banks know who these deals appeal to, and people who are struggling with debt are quite profitable customers."*** [**katherine.temple@consumeraction.org**](mailto:katherine.temple@consumeraction.org)[**Katherine.Temple@hnlaw.com.au**](mailto:Katherine.Temple@hnlaw.com.au)

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[**Financial Counselling Australia**](https://www.financialcounsellingaustralia.org.au/)

Fiona Gutherie, Chief Executive   - 6/179 Queen St, Melbourne VIC 3000   (03) 8554 6979    [**info@financialcounsellingaustralia.org.au**](mailto:info@financialcounsellingaustralia.org.au)

**National Debt Helpline**

[**info@financialcounsellingaustralia.org.au**](mailto:info@financialcounsellingaustralia.org.au)03 8554 6979  1800 007.007

**Goulburn Valley Family Care Inc, Shepparton**

David Tennant  P.O. Box 1069, Shepparton 3632   (03) 5823.7000   [**hr@familycare.net.au**](mailto:hr@familycare.net.au)

[***Per Capita* - "an independent, progressive think tank, dedicated to fighting inequality in Australia."**](https://percapita.org.au/)

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**Melbourne Law School**

**"**[**Consumer Credit Reform and Behavioural Economics:  Regulating Australia’s Credit Card Industry**](file:///F:\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\RBA\ConsumerCreditReform&BehaviouralEconomics.pdf)"  - May 2012  - Paul Ali, Cosima McRae and Ian Ramsay - [**law-research@unimelb.edu.au**](mailto:law-research@unimelb.edu.au)"0[3 8344 8946](tel:61383448946)

**Financial Rights Legal Centre**

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[**Quotes from reputable *Credit Card Distress* Authorities about unconscionable advertising of Credit Cards resulting in some Credit Cardholders being issued multiple Credit Cards**](file:///F:\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\DefinedTerms\QuotesFromReputableAuthorities.htm)

**Sam Dastyari @samdastyari** "[**It is run like a secret society. No one can explain why this is a function retained by the RBA," he said. "The Payment Systems Board is the least transparent, most secretive and poorly understood government body that is responsible for every transaction that takes place in this country**](http://www.smh.com.au/business/banking-and-finance/sam-dastyari-questions-rba-payments-powers-20150902-gjd4d1.html)."

[**Peter Mair**](mailto:pmair@speedlink.com.au)**-** [**You have been warned: Reserve Bank to side with banks on credit cards**](file:///F:\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\Crikey\you_have_been_warned.htm) **-** *Crikey*  2001

[**Peter Mair**](mailto:pmair@speedlink.com.au)**-** [**CREDIT CARD SCHEMES - EXCESSIVE FEES AND INTEREST CHARGES**](file:///F:\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\Govt\MATTERS_RELATING_CREDIT_CARD_INTEREST_RATES_Submiss_No,1.htm) **-**  SUBMISSION TO SENATE STANDING COMMITTEE ON ECONOMICS - April 2015

[**Peter Mair**](mailto:pmair@speedlink.com.au)**-** [**SUBMISSION TO COUNCIL OF FINANCIAL REGULATORS - STORED VALUE PAYMENTS FACILITIES - 8 Oct 2018**](file:///F:\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\PeterMair\submission_to_council_of_financial_regulators.htm)

[**Professor William Mitchell**](https://www.billmitchell.org/)University of Newcastle [**Bill.Mitchell@newcastle.edu.au**](mailto:Bill.Mitchell@newcastle.edu.au)0419 422 410

[**Peter Tulip former employee of Reserve Bank of Australia,  US Federal Reserve, the OECD and Commonwealth Treasury**](file:///F:\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\Peter_Tulip\peter_tulip.htm) **-** Centre for Independent Studies,  Level 1, 131 Macquarie St, Sydney, NSW 2000 [**ptulip@cis.org.au**](mailto:ptulip@cis.org.au)   [**SMH**](https://www.smh.com.au/by/peter-tulip-p4ywa1)

[**Fox Symes Debt Solutions**](https://www.foxsymes.com.au/)**-**  1300 124 657  -  [**customercare@foxsymes.com.au**](mailto:customercare@foxsymes.com.au)

[**St Vincent de Paul Society - National Council of Australia**](https://www.vinnies.org.au/page/About/Our_Structure/National_Council_of_Australia/),  [**admin@svdp.org.au**](mailto:admin@svdp.org.au)   Claire Victory, President  or Robin Osborne 0400 845 492 or [**media@svdp.org.au**](mailto:media@svdp.org.au)

[**Tony Devlin, Head Financial Counsellor Salvation Army's Moneycare Service**](https://www.salvationarmy.org.au/about-us/news-and-stories/media-newsroom/salvos-call-for-action-on-reforms-to-help-financially-vulnerable-australians/)

[**Stephen King**](http://theconversation.com/profiles/stephen-king-1374)**,** Adjunct Professor, Monash University - [**If only we could see all the credit card fees we pay**](http://theconversation.com/if-only-we-could-see-all-the-credit-card-fees-we-pay-79933)June 30, 2017

[**Australian Financial Security Authority**](https://www.afsa.gov.au/about-us/agency-overview) (AFSA) an executive agency in the Attorney-General’s portfolio. [**1300 364 785**](tel:1300364785)[**media@afsa.gov.au**](mailto:media@afsa.gov.au)

[**Community Legal Centres Australia**](https://clcs.org.au/) (02 9264 9595) [**info@clcs.org.au**](mailto:info@clcs.org.au)

[**Financial Counselling Australia**](https://www.financialcounsellingaustralia.org.au/)03 8554 6979 6/179 Queen St, Melbourne VIC 3000  [**info@financialcounsellingaustralia.org.au**](mailto:info@financialcounsellingaustralia.org.au)

[**Financial Counselling Victoria**](https://fcvic.org.au/)[03 9663 2000](tel:0396632000) Level 6, 179 Queen St, Melbourne VIC 3000 [**admin@fcvic.org.au**](mailto:admin@fcvic.org.au)   [**board@fcvic.org.au**](mailto:board@fcvic.org.au)

[**Good Shepherd Financial Services**](https://goodshep.org.au/services/financial-services/)[13 64 57](tel:136457)Brimbank Melton, Vic [1300 786 696](tel:1300786696)  Bayside Peninsula, Vic [1300 765 595](tel:1300765595)

[**Uniting Church - Gambling and financial counselling**](https://www.uniting.org/services/counselling-mediation/counselling/gambling-and-financial-help)PO Box A2178, Sydney South NSW 1235[**ask@uniting.org**](mailto:ask@uniting.org)1800 864 846

[**Anglicare National Debt Helpline**](https://www.anglicare-nt.org.au/service-type/financial-inclusion/)1800 007 007Level 2, 62 Norwest Blvd, Norwest, NSW 2153  [**anglicare@anglicare.org.au**](mailto:anglicare@anglicare-nt.org.au)

[**AnglicareNT**](https://www.anglicare-nt.org.au/service-type/financial-inclusion/)  PO Box 36506, Winnellie NT 0821 08 8985 0000  [**anglicare@anglicare-nt.org.au**](mailto:anglicare@anglicare-nt.org.au)

[**Financial Rights Legal Centre (NSW)**](https://financialrights.org.au/).  PO Box 538 Surry Hills NSW 2010 - 1800 844.949  [**media@financialrights.org.au**](mailto:media@financialrights.org.au)[**info@financialrights.org.au**](mailto:info@financialrights.org.au)

[***Mob Strong* Debt Helpline**](https://financialrights.org.au/mob-strong-debt-help/) (formerly the Aboriginal Advice Service) 1800 808 488  [**media@financialrights.org.au**](mailto:media@financialrights.org.au)

[**Care Financial Counselling, ACT**](https://www.carefcs.org/financial-counselling)  02 6257 1788  [**admin@carefcs.org**](mailto:admin@carefcs.org)   19-23 Moore Street, Turner ACT 2612

[**Wesley Mission**](https://www.wesleymission.org.au/find-a-service/mental-health-and-hospitals/counselling/financial-counselling/) **-** Wesley Financial Counsellors - 0429 484 632  Amanda Bailey  [**amanda.bailey@wesleymission.org.au**](mailto:amanda.bailey@wesleymission.org.au)   [**maisey.warburton@wesleymission.org.au**](mailto:maisey.warburton@wesleymission.org.au)

[**Lifeline Australia**](https://www.lifeline.org.au/about/contact-us/)  PO Box R1084, ROYAL EXCHANGE NSW 1225 (02) [6215 9400](tel:6215%209400)  [**contact@lifeline.org.au**](mailto:contact@lifeline.org.au)  [**admin@lifeline.org.au**](mailto:admin@lifeline.org.au)

**1800Respect**  [**1800 737 732**](tel:1800737732)

[**Unconventional Economist**](https://www.macrobusiness.com.au/author/leith-van-Onselen) - Leith van Onselen  MB Fund and MB Super.  [**MacroBusiness**](https://www.macrobusiness.com.au/author/leith/)