**Attachment 2**

**Parliamentary Acts and MoU's**

***\**** [***Banking Act 1959***](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CRBA%5CC2016C00750-Banking_Act_1959_current_Feb-17.pdf)***-*** [***Banking Act 1959***](http://www7.austlii.edu.au/cgi-bin/viewdb/au/legis/cth/consol_act/ba195972/)**(222 pgs)**

***\****[***Reserve Bank Act 1959***](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CRBA%5CReserve_Bank_Act_1959.pdf)***-  [Reserve Bank Act 1959](http://www.austlii.edu.au/au/legis/cth/consol_act/rba1959130/s11.html)*(57 pgs)**

***\****[***Payment Systems (Regulation) Act 1998***](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CRBA%5CC2016C00591.pdf)**-  *[Payment Systems Board Act 1998](https://www.legislation.gov.au/Details/C2016C00591)*(33 pages)**

***\****[***APRA Act 1998***](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CAPRA%5CAPRA_Act_1998.rtf)**-** ***[APRA Act 1998](https://www.legislation.gov.au/Details/C2018C00058)*  (72 pgs)**

***\****[***Australian Securities and Investments Commission Act 2001***](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CASIC%5Casaica2001529.rtf)**(394 pgs)**

\*          [***Competition and Consumer Act 2010***](https://www.legislation.gov.au/Details/C2017C00375)**(544 pgs)**

***\****[**Memorandum of Understanding  -  Australian Competition and Consumer Commission and Reserve Bank of Australia**dated 8 Sept 1998](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CACCC%5Cmemorandum_of_understanding.htm)

\*          [**Memorandum of Understanding  -  Australian Prudential Regulatory Authority and Australian Securities and Investments Commission**dated 8 Oct 1998](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CASIC%5CMOU_ASIC-APRA_1998.htm)

\*          [**Memorandum of Understanding  -  Australian Prudential Regulation Authority and Reserve Bank of Australia**dated 12 October 1998](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CRBA%5CFiduciaryDuty%5Cjmr-98-rba-apra-mou.pdf)

**\***[**Memorandum of Understanding  -  Australian Prudential Regulation Authority and Australian Competition and Consumer Commission**dated 30 November 1999](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CAPRA%5CMOA_APRA-ASIC_Nov%201999.htm)

***\****[**Memorandum of Understanding  -  Australian Securities and Investments Commission and Reserve Bank Of Australia**dated 18 March 2002](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CASIC%5CMemo_Of_UnderstandingASIC_RBA.htm)

**\***[**Credit Cards Regulatory Decisions by the RBA**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CRBA%5CAccessRegimes%5Ccredit_cards_regulatory_decision.htm)

**Primary Sections of Acts**

         [**Section 50 ‘Control of interest rates’**](http://www7.austlii.edu.au/cgi-bin/viewdb/au/legis/cth/consol_act/ba195972/s50.html) of the [**Banking Act 1959**](http://www7.austlii.edu.au/cgi-bin/viewdb/au/legis/cth/consol_act/ba195972/)

         [**Section 10(2) 'Functions of Reserve Bank Board' of Reserve Bank Act 1959**](http://www7.austlii.edu.au/cgi-bin/viewdoc/au/legis/cth/consol_act/rba1959130/s10.html)

         [**Section 11(1) ‘Differences of opinion with Government on questions of policy’ of the
 Reserve Bank Act 1959**](http://www.austlii.edu.au/au/legis/cth/consol_act/rba1959130/s11.html)

         [**Division 2**—**Section 11 of the Payment Systems (Regulation) Act 1998**](http://www7.austlii.edu.au/cgi-bin/viewdoc/au/legis/cth/consol_act/psa1998333/s11.html)

         [**Division 3**—**Section 12 of the Payment Systems (Regulation) Act 1998**](http://www7.austlii.edu.au/cgi-bin/viewdoc/au/legis/cth/consol_act/psa1998333/s12.html)

         [**Division 4**---**Section 18** **of the** **Payments System (Regulation) Act 1998**](http://www.austlii.edu.au/au/legis/cth/consol_act/psa1998333/s18.html)