

Consultancies

The Inquiry engaged the consultants listed below.

Consumer Credit Laws

The Inquiry engaged Stephen Cavanagh of Blake Dawson Waldron to provide advice on the *Uniform Consumer Credit Code*. Matters on which advice was provided included legislative divergence, interpretation of the Code, and the ongoing framework and administration of the cooperative scheme.

International Comparison of Financial System Performance

The Inquiry engaged McKinsey & Company Australia to assist in the provision and analysis of data relating to international comparisons of financial system performance. Specific data were provided on the composition of financial assets in different markets, the cost structures of key participants in each market, and industry performance benchmarks.

Market Research Data

The Inquiry engaged Roy Morgan Research to provide interview survey data on the personal consumer banking and financial behaviour of Australians aged 14 and over between 1988 and 1996. The Inquiry also purchased pricing data from Cannex (Aust.) Pty Ltd.

Other Assistance

The Inquiry engaged WordsWorth Writing to provide editorial assistance in the preparation of the Discussion Paper and this Report.

The Australian Financial Institutions Commission provided administrative assistance under contract. An AFIC officer, Ms Sandy White, provided part-time administrative assistance to Professor Carmichael.