

	Issue	Code reference	Other references
CCMC			
1	Should the CCMC's name be changed to Banking Code Compliance Panel to better reflect its role?		
2	Should the Code commit banks to resourcing CCMC appropriately to improve its visibility for consumers and consumer representatives and to enable it to conduct more own motion enquiries?	36(d)	
3	Should the CCMC have broader powers to investigate referred matters eg ability to do so within two years of the event rather than 1 year, removal of prohibition on investigating a matter within another forum?	Mandate 6.2. (a)	
4	Should the Code give the CCMC sanctioning powers in the interests of enhancing incentives for compliance incl referral of serious or systemic code breaches to the ABA and ASIC, compulsion of bank to publish finding prominently on its website, requirement to rectify/ compliance audit/ corrective advertising, fines etc?	Mandate 36	ASIC RG 183, General Insurance Code of Practice at 13.15
5	Should the CCMC's Mandate permit the CCMC longer to commence an investigation eg timeframe aligned to FOS's timeframe?	36(b), Mandate 6.2(a)(iv)	CCMC Guidance Note 12
6	Should the CCMC's Mandate expressly permit the CCMC to publish on its website de-identified determinations and information about breaches of the Banking Code?		
7	Should the CCMC be able to monitor compliance with clauses 3 and 4 of Code?		
8	Should the CCMC have an express power to review bank contract terms and conditions for consistency with the Code?		
9	Should the CCMC make more ACS data publicly available in a de-identified form so that researchers and advocates could explore it for trends and insights?		
10	Should the Code empower consumer representatives to make super-complaints to CCMC on systemic issues damaging the interests of consumers?	36(b)	
11	Should the CCMC be able to retain confidential information after an investigation is included?	Mandate 14.1(b)	
12	Should banks be obliged to report serious or systemic breaches of the Code to the CCMC?		2014 Gen Insurance Code
13	Should the CCMC's powers not be curtailed by the bank's ability to plead a reasonable excuse?	Mandate 7.5	
14	Should the CCMC raise awareness of its role and function amongst customer and consumer advocates (including through publication of case studies) and enhance its community engagement program?		
15	Should the referral and information-sharing relationship between the CCMC and EDR be clarified and strengthened and made more transparent? Should the relationship between CCMC and FOS be spelt out in an MOU particularly re reporting on breaches, dealing with systematic or serious Code breaches?	Mandate 1.7	