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Public Submission pursuant to the Royal Commissions Act 1902 (Cth) and clauses (g), (h) and (j) of the Terms of Reference for the Royal Commission into misconduct in the Banking, Superannuation and Financial Services Industry that details systemic failings in the nonstatutory Council of Financial Regulators performance over the Credit Cards Payments System and the highly differentiated Credit Card Products

as at 21 April 2018