Thank you. 3pm is fine. The dot points are:

- The disqualified persons provisions are of such breadth and scope that produce what must be unintended consequences.
- The provisions go far beyond what is required for ministers, statutory office holders, public servants, members of professions and other corporate office holders.
- The provisions should be amended to address the important policy objectives of the scheme and not left to APRA to simply come up with more detail about how they will be applied (proposed recommendation 6.4).

Peter Timmins.