

**SELECT COMMITTEE INTO THE  
FINANCE BROKING INDUSTRY IN WESTERN AUSTRALIA**

**TRANSCRIPT OF EVIDENCE TAKEN  
AT PERTH  
MONDAY, 3 JULY 2000**

**SESSION 4 OF 5**

**Members**

**Hon Ken Travers (Chairman)  
Hon G.T. Giffard  
Hon Ray Halligan**

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- (a) constitute a contempt of the Legislative Council; and**
- (b) mean that the publication or disclosure of the relevant material is not subject to parliamentary privilege.**

[1.00 pm]

**OGILVIE, MR JAMIE,**  
**Regional Commissioner, Australian Securities and Investments Commission,**  
**Level 3, 66 St Georges Terrace,**  
**Perth, examined:**

**TAYLOR, MR ANDREW,**  
**Senior Lawyer, Australian Securities and Investments Commission,**  
**Level 3, 66 St Georges Terrace,**  
**Perth, examined:**

**CHAIR:** I welcome you to today's meeting. Today's meeting will be an informal meeting although under our rules, the proceedings will be recorded by Hansard. We have determined that anything that is taken in a private meeting today will not be used in the report. Normally, evidence that is taken in private can be reported. However, we have resolved otherwise today so that we can have a more free discussion with you.

Would you please state the capacity in which you appear before the committee?

**Mr Ogilvie:** I am the regional commissioner for the Australian Securities and Investments Commission.

**Mr Taylor:** I am a senior lawyer with the WA office of the Australian Securities and Investments Commission.

**CHAIR:** You will have signed a document entitled "Information for Witnesses". Have you read and understood that document.

**The WITNESSES:** Yes.

**CHAIR:** As I have said, these proceedings are being recorded by Hansard. To assist the committee and Hansard, could you please cite the full title of any document that you refer to during the hearing. A transcript of your evidence will be provided to you. As I said earlier, also, even though this is a private hearing, the committee may make your evidence public at the time of the report to the Legislative Council. If the committee decides to make your evidence public, it will first inform you of this determination. You should not disclose your evidence to any other person. As I said earlier, it is not our intention to use this evidence. If there we wanted to use something in our final report, we would call you back at a later stage, which may be the case with the nature of our inquiry.

**Mr Taylor:** Is there any objection to my taking notes today?

**CHAIR:** No. However, you will be given a transcript of everything you say and you will be able to make corrections to it if your evidence is not accurately recorded.

**Mr Taylor:** You said that we could not discuss our evidence with any other person. Things may

come up today SIC know about, but about which we do not have personal knowledge. Obviously, if we were to follow those matters up, we will need to discuss them.

**CHAIR:** You cannot discuss any evidence you give to the committee. However, if we request you to get further information on a matter, you will be allowed to do that. Likewise, the same rule applies to members of the committee. We are not allowed to discuss with anyone else any evidence we hear today, unless the committee decides, through a formal decision, to do that. As I have indicated, it is not our intention to use the evidence you give today in our final report. It is more about getting information on one of our terms of reference, which relates to interfering or obstructing any other inquiry into this matter. Today we will have an informal discussion about that to ensure that we understand what the other agencies that have some involvement in the finance brokers industry are doing so that we do not obstruct their work. You will have an opportunity to make suggestions to us about where you think this inquiry should go.

I have some formal questions that relate to term of reference (3) to ask. Did you receive a copy of our terms of reference?

**Mr Ogilvie:** Yes.

**CHAIR:** One of the agencies referred to in that term of reference is the Australian Securities and Investments Commission. The committee is interested in any ideas that you may be able to offer to keep lines of communication open so that we do not breach the term of reference in the future because of developments in your inquiries. One of the issues we will need to discuss is the limitations of your secrecy requirements. I understand that can cause you problems when dealing with other agencies.

How long has ASIC been inquiring into the financing broking industry in Western Australia and what are the circumstances that prompted those inquiries?

**Mr Ogilvie:** In the second half of 1998 we received a complaint about the Global Finance Group and we formally commenced that investigation in November 1998. That investigation involved looking at not only the subject matter of the specific complaint - a loan - but also we conducted an inspection of Global's activities. As a consequence of that, we advised Global that it needed to appoint some form of administrator and if it did not do that we would do it for it. Pursuant to that advice, it appointed an administrator and then a provisional liquidator. That happened in early 1999. That was the genesis of ASIC's work in the finance broking industry. With regard to recent events, we were aware of activities in the finance broking industry throughout the 1990s although I should caveat that remark by saying that we were not aware of the extent of pooled mortgage activity in the finance broking industry until we commenced that investigation into Global Finance.

**CHAIR:** Right. So no-one had raised concerns with you prior to mid 1998?

**Mr Ogilvie:** No. We had received a couple of complaints earlier in the 1990s but they did not relate to pooled mortgages. I think both complaints related to Blackburne and Dixon and they were resolved to our satisfaction and the complainants satisfaction without any need for an extensive investigation or enforcement activity.

**CHAIR:** Into what aspects of the finance broking industry in Western Australia are you currently inquiring?

**Mr Ogilvie:** All finance brokers offering pooled mortgages are potentially the subject of our inquiries. We conducted extensive surveillance of the industry last year and early this year to determine which finance brokers are continuing to offer pooled mortgages post the introduction of policy statement 144, which was in the middle of December 1999. One aspect of our work is monitoring the extent to which those offering pooled mortgages are doing so in compliance with the Corporations Law. We are also investigating the conduct of representatives of several finance brokers. When we come across evidence that suggests that some type of criminal remedy might be appropriate, we refer the matter to the fraud squad. Sometime ago we agreed with the fraud squad that any investigations for the purpose of criminal prosecution should be handled by it and to that extent we have cooperated pretty closely with the squad.

Our principal strategy at the moment with regard to past practices is taking people out of the industry who we believe are undesirable. We are doing that either by banning them from being involved in the offering or promoting of securities, or, in some cases, accepting enforceable undertakings from them that they will not be involved in the industry. We have one major investigation which is looking at a managed investment scheme. That relates to a scheme which derived a significant source of its investment funds through Grubb Finance and the scope of that investigation includes attempting to determine what has happened to the money. Our preliminary finding is that the money was used for legitimate purposes and we do not expect to find a source of funds likely to be retrievable and returnable to investors. In summary, most of our reactive work is administrative in nature. It is the banning of people from the industry.

**CHAIR:** Are there any inquiries currently under way that it is possible that this committee's inquiries will interfere with or obstruct?

**Mr Ogilvie:** That is a difficult question because I am not sure exactly what the committee's activities will be. However, I cannot think of anything the committee might do that would get in our way if that is what the question related to. ASIC has extensive powers. It does not have any problem with other agencies investigating or getting involved in our patch. We would not have any problem with this committee making inquiries about the same type of subjects into which we were making inquiries. Some logistical problems may arise; for example, access to original documents or something like that. However, there is nothing that we would see as unmanageable.

**CHAIR:** One of the things that we will get onto is how we will communicate with your organisation to ensure that, if there is conflict between the two organisations, we can keep lines of communication open.

You said you refer matters to the police. Are you aware of any referrals to the Commonwealth Director of Public Prosecutions or any other agencies?

**Mr Ogilvie:** We had some early discussions with the Commonwealth DPP on Global Finance. When we first investigated Global Finance, we expected some kind of criminal remedy would be appropriate. As a consequence, we consulted with the Commonwealth DPP. However, once the fraud squad became seriously involved in investigating these matters, and we agreed it should

have carriage of all criminal matters, we have not had any reference to the Commonwealth DPP. However, the Commonwealth DPP is, of course, the prosecutor who handles all ASIC matters. Therefore, in the normal course of events, we do have regular and detailed contact with the Commonwealth DPP, but in these matters we have not, apart from the Global Finance matter and I think some advice on the execution of a search warrant, which we did jointly with the fraud squad about six weeks ago. We obtained some advice from the Commonwealth DPP on the execution of that warrant. That once again is in the normal course of our regular business with the Commonwealth DPP.

**CHAIR:** I have been advised that you are able to take notes as we go through this hearing, but you will have to leave them here. The only people allowed to take notes are the people from Hansard and you will get a copy of the transcript. That rule applies under our standing orders. Before I go onto a couple of communication issues, I have heard the date in relation to 1998 that there was some change in the legislation. Did you have responsibility for the managed pooled investments prior to that? What were the legislative changes in 1998?

**Mr Ogilvie:** On 1 July 1998, the managed investments regime came into force. There is no doubt in ASIC's view, that pooled mortgages as they have operated in Western Australia are managed investments and as such, subject to the Corporations Law regime. Prior to that date, it was arguable whether they were what was known as prescribed interests. Managed investments are a post-July 1998 version of prescribed interests. There was some legal debate about whether pooled mortgages were prescribed interests, but I think, on balance, we accepted that they were. The history is complicated. Early in the 1990s, the ASC as it was then, provided class order relief to mortgage investment companies which were a phenomenon of the eastern States generally run by solicitors. That relief essentially relieved solicitors' mortgage funds from complying with the Corporations Law for things such as having to issue prospectuses and so on needing trustees and trust deeds. Early in the 1990s, a study was made around the country into whether it was appropriate to give relief. In Western Australia, the ASC was advised by the Law Society and the Finance Brokers Institute, as it was at the time, that pooled mortgages were not a feature of the finance sector in WA. Consequently, no class order relief was given because, first, there was no application for class order relief, but there was no apparent pooled mortgage activity. Consequent on collapses of mortgage investment schemes in South Australia and New South Wales in the mid-1990s, ASIC conducted another study to see whether the provision of class order relief was appropriate for these products. During that study, we became aware that at least one broker was offering pooled mortgages. We recommended that that broker seek class order relief, which it did. We also recommended that the representative body at the time, which I think had become the Mortgage Investment Association of Australia, also applied for relief. That application was also made. Subsequent to those applications, the commission came to the view that class order relief was not an appropriate way to regulate these products and began to develop what became policy statement 144. Policy statement 144 came into force on 17 December 1999. The reason for the delay of the application of the provisions to managed investment schemes was because those schemes had had no history of having to comply in a regulated environment and there needed to be extensive consultation with the industry and so on. There was no point in applying the legislation to them and expecting them to comply. There needed to be a transitional period and that transitional period finished on 17 December last year.

It is complicated. I suppose now might be an appropriate time to refer to a document that we want to table. We made a submission to the Gunning inquiry. It addresses issues which are

probably beyond the terms of reference of the Gunning inquiry, but are certainly within the terms of reference of this committee and we think it is a useful document. I think, as a submission to the Gunning inquiry, it is a public document. Is that correct, Andrew?

**Mr Taylor:** I think so. I think that was the position. We took the position that this was drafted on the basis that some confidential matters had not been disclosed, or names had not been disclosed in there.

**CHAIR:** In relation to its being tabled here, it will remain a confidential document unless we use it in the evidence. However, as I say, probably the safest thing would be for us to call you back but we can take it now and if we have to get you in at a further public hearing, we will get you to table it again at that time and then it will become a public document. Therefore, the document will be confidential.

**Mr Ogilvie:** That document refers to the history of regulation and enforcement of mortgage schemes since the early 1990s. There is also a detailed exposition of the current legislative regime and regulatory regime as it applies to mortgage investment schemes now. There have been significant changes, there is no doubt about that.

**CHAIR:** I guess that is something that we need to look into. The only reason I asked that was to try to get an idea of the periods ASIC's inquiries may relate to. I am sure that document will make some interesting reading for the committee. As I said, once we have had a look at the document we will need to call you in again and go through it in a formal public hearing.

**Mr Ogilvie:** As Andrew indicated, the names have been deleted to protect the guilty. Therefore, we would, on a confidential basis, be prepared to disclose who we are talking about. Obviously, though, with our enforcement activity, where we take enforcement action, we publicise it and where we publicise enforcement activity, we refer to the names of the individuals or the entities in that submission.

**CHAIR:** The challenge for us is to see whether we can guess the names before you tell us!

**Mr Ogilvie:** There is not much that we can tell you that is confidential. We do have several ongoing inquiries but that is about the extent of it.

**CHAIR:** Are you able to tell us about those today in camera?

**Mr Taylor:** It is not confidential information as such, so I do not think it is a 127 issue.

**Mr Ogilvie:** I think the committee can compel us anyway.

**CHAIR:** I guess we can. If that would make it easier for you, we could do that. We would need to adjourn to make that decision though.

**Mr Taylor:** There is a constitutional issue in compelling commonwealth bodies.

**Mr Ogilvie:** It will not come as any surprise to you that we are currently conducting inquiries

into several finance brokers. Those are finance brokers about which there has already been some publicity.

**CHAIR:** Maybe we will leave it at that. I guess we can always write to you and request any information.

In relation to term of reference (3), do you have an ongoing relationship with the other agencies in terms of your inquiries?

**Mr Ogilvie:** Yes. We have an ongoing relationship with the WA Police Service's major fraud squad. The liquidators of Grubb Finance and Global Finance have obligations to report to ASIC and we speak to them in their capacity as liquidators. We have also been releasing information to them in their capacity as supervisors. I think we release information to the Finance Brokers Supervisory Board formally. That is how we are able to release information to the supervisors. We do not have an ongoing relationship with the Gunning inquiry. I have appeared before the inquiry and we have tabled that submission and we have not been advised whether there is any further requirement of us. I do not think we are involved in any prosecution at this stage.

**CHAIR:** Which mode of communication are you using in order to keep yourself and some of those other agencies abreast of inquiries? Do you have any views about the best mode of communication between you and this committee to ensure that we do not breach the third term of reference?

**Mr Ogilvie:** We have regular, high level contact with the police. The Australian Securities and Investments Commission's local director of enforcement speaks on a regular basis with the officer in charge of the fraud squad. At officer level, we also have regular interaction. We formally release information to the police, according to our information release powers in the ASIC Act. Similarly, with the Finance Brokers Supervisory Board, we release information formally according to the provisions of the Act. As far as this committee is concerned, I would have to take some advice on how we could legitimately release confidential information to you. Mr Taylor, have you given that any thought?

**Mr Taylor:** I have not given it a lot of thought. The likely basis is that the committee is an agency of the State of Western Australia. If that is correct, on that basis, we could release information under the ASIC Act, which empowers us to release confidential information to state government agencies. Obviously, if ASIC was compelled to provide information, there are constitutional issues relating to whether or not state bodies can compel commonwealth bodies to take action if such action interferes with the commonwealth body. If it did not interfere, then that issue does not arise.

**CHAIR:** As I understand it, there is also the question of whether you are both a state agency and a commonwealth agency.

**Mr Ogilvie:** We are certainly not a state agency.

**Mr Taylor:** We are a commonwealth agency vested with state powers.

**Mr Ogilvie:** There are some more recent constitutional issues that obviously leave this up in the air. However, I do not think there is any doubt as to ASIC's status as a commonwealth

government agency.

**Mr Taylor:** Albeit exercising state powers that the State has given us, although obviously the efficacy of that is in question.

**CHAIR:** From the committee's point of view, it is a question of the degree to which the committee can compel you to provide answers to it. It will be an interesting exercise as it is the committee's intention to work through those points. One of the things we are keen to do is establish a relationship with the agencies wherever possible, in order to work together and cooperate with each other. For example, if you feel the committee is doing something that will cause harm to any of your investigations, we want you to feel comfortable about letting us know that. In addition, the committee would prefer you to provide information. It does not want to compel people to provide information if they feel that it will compromise them in some way.

**Mr Ogilvie:** From ASIC's point of view, we will do whatever we can to assist the committee within the confines of our obligations under the law.

**CHAIR:** Who is the appropriate person at ASIC for the committee to liaise with?

**Mr Ogilvie:** Either me or Andrew. Andrew - or people working for Andrew - will be putting together information pursuant to our information release provisions. Andrew is the most appropriate person for day to day contact.

**CHAIR:** An advisory research officer to the committee has not yet been appointed on a full-time basis, but we expect that to happen soon. Once that position is filled, I will make sure the research officer contacts both you and Andrew in order that you can liaise either through that officer or me.

**Mr Taylor:** Although Jamie said that he doubted that problems would arise if we and the committee were inquiring into the same area at the same time, I wonder if there is some potential for conflict? For example, a witness that ASIC may want to speak to, may be summoned by the committee and that could pre-empt something that we were working on. Perhaps we need to let you know which matters we are working on and, if the committee is proposing to inquire into these matters, it could come to ASIC and let us know. Do you think that is necessary?

**Mr Ogilvie:** I believe it will pan out. There may well be some areas where there needs to be consultation between ASIC and the committee, but I cannot be certain exactly when that will happen.

**CHAIR:** That is the sort of thing that concerns the committee as well. We do not want to be in a position where we call someone who is about to be called in for an ASIC investigation. We do not want to do anything that would hamper your ability to pursue someone. We are restricted in terms of what we can and cannot do outside the committee. However, we are keen to establish an exchange of information between the two bodies to ensure we are not hampering or interfering in your inquiry. Obviously, if you think the committee is doing something that could be detrimental to an inquiry you are conducting, by all means contact us.

**Mr Taylor:** It is important that we do not leave it until after the committee has seen a witness.



If you knew there were particular things we were working on, it would be best if you came to see us before summoning the witness if the committee's actions would create a problem. In order to do that, the committee would need a bit more detail about our current investigations, rather than its having to tell us everything it is proposing to do.

**CHAIR:** If you can give that some consideration and provide us with some detail on your current investigations, that would certainly assist the committee. As suggested, we can then approach you if we know we are inquiring into the same area. Perhaps you can give some thought as to what you believe you can or cannot tell us under your provisions.

**Hon RAY HALLIGAN:** What is the role of ASIC?

**Mr Ogilvie:** ASIC's role has become broader in recent years. We are the companies and securities markets regulator, and that role has recently been expanded to include regulation of the market integrity and consumer protection aspects of the whole finance sector. As I indicated earlier, in terms of the finance broking industry, pooled mortgages are managed investments. As such, they are subject to the managed investments regime, Corporations Law requirements with regard to prospectuses and so on. People who offer pooled mortgages need to be licensed as securities dealers by ASIC. Those who issue interests in pooled mortgages need to be licensed as responsible entities of those managed investment schemes. Therefore, we have a comprehensive regulatory overview of pooled mortgages. We do not regulate the finance broking industry per se. Finance brokers who do not offer pooled mortgages, or any other product that comes within the definition of financial services or products under the ASIC Act, are not the subject of ASIC regulation. Traditional finance broker activity is not a matter for ASIC. In practice, only those finance brokers who offer pooled mortgages are subject to ASIC regulation. Currently, I think there are five of those in WA. The balance of finance brokers who have historically offered pooled mortgages are now in what is known as runout. In other words, they are not permitted to offer any new mortgage investments; they are not permitted to roll over any existing mortgage investments. They are winding down their pooled mortgage business. I believe Friday, 30 June, 2000 was the cut-off date.

**Mr Taylor:** I think that was the date by which they had to provide audit certificates relating to what they were doing.

**Mr Ogilvie:** That is the type of responsibility ASIC has in terms of the finance broking industry.

**Hon RAY HALLIGAN:** What is the relationship between ASIC and the Finance Brokers Supervisory Board and the Ministry of Fair Trading?

**Mr Ogilvie:** We do not have a formal relationship with either of those bodies and, until recently, we had very little contact with them. We were aware that the board had responsibility for the regulation of finance brokers, and we had occasional contact with the board in terms of our investigations as to the extent to which pooled mortgages were a feature of the WA finance sector. Since we became aware of the problems in the finance broking industry and commenced our investigations, we have had quite a deal of contact with the board.

**Hon G.T. GIFFARD:** Mr Ogilvie, you were talking about people being registered who have managed pooled mortgages. How do they become registered? Was the expression you used

"appropriate person"?

**Mr Ogilvie:** The current regime is that mortgage investment schemes are managed investments. The scheme needs to be registered with ASIC. The people who promote and manage the scheme need to be registered with ASIC, or licensed by ASIC as a responsible entity. The entity, which must be a public company that promotes and manages the managed investment scheme, is the responsible entity. The officers of that responsible entity - the directors and other people within the entity who are responsible - need to be nominated to ASIC, and their capacity and competence to be responsible officers is assessed by ASIC. At the same time, those people who sell interests in the managed investments scheme need to be licensed by ASIC as securities dealers. When they give investment advice, their securities dealers licence covers the provision of investment advice as well. They also have to be licensed by ASIC and have to go through positive vetting. It is not a situation in which they just send in their licence application and one is issued. They need to meet educational qualifications and industry experience hurdles to become licensed.

**Hon G.T. GIFFARD:** You said earlier that in terms of your surveillance of the industry, you had been taking undesirables out of the industry by way of banning. Is that the mechanism you use to remove those licences you have just referred to? Is that what you mean by banning them?

**Mr Ogilvie:** Generally speaking, we direct our banning activities towards representatives of the licensees. If we want to take action against a licensee, we do so by way of an administrative process that enables us to revoke, suspend or amend the conditions of the licence. If a security dealer organisation is acting outside the terms of its licence, and is jeopardising investors' interests, we can take administrative action by revoking, suspending or varying the conditions of their licence.

**Hon G.T. GIFFARD:** Varying the conditions means you would be able to say a certain person cannot represent those interests?

**Mr Ogilvie:** We can take action against representatives of the licensee by banning them.

**Hon G.T. GIFFARD:** How would this committee know who ASIC had taken that sort of action against?

**Mr Ogilvie:** There is a register on ASIC's web site.

**Mr Taylor:** That is all public.

**Hon G.T. GIFFARD:** Are you saying you have ongoing inquiries or investigations in relation to those matters as they arise, in terms of choosing to ban or suspend or not to ban or suspend?

**Mr Ogilvie:** We have already banned a number of representatives of finance brokers and there are several more whom we propose to ban. At the moment we are going through the banning process.

**Hon G.T. GIFFARD:** Is that confidential information you are dealing with?

**Mr Ogilvie:** Certainly, the fact that we are proposing to ban a number of other people is confidential information.

**Hon G.T. GIFFARD:** Once you have made your decision, do you then post that on your web site?

**Mr Ogilvie:** I would issue a media release and the information would then go onto the web site.

**Hon G.T. GIFFARD:** Does the information on people you have investigated and chosen not to ban remain confidential?

**Mr Ogilvie:** Yes, that remains confidential information.

**CHAIR:** You are saying there are still five brokers in Perth who have licences for managed investment?

**Mr Ogilvie:** There are five mortgage investment schemes in Perth now.

**CHAIR:** Are you allowed to tell us who they are?

**Mr Ogilvie:** Yes. Guardian, Knightsbridge, which was formerly Clifton Partners; Barry Barr; and Craig -

**Mr Taylor:** Craig Anderson's company, but I cannot remember the name of it. Another one has either been granted or has made an application.

**Mr Ogilvie:** Yes, there is one application pending.

**CHAIR:** Therefore, anyone else should be in the process of winding down their pooled investments schemes?

**Mr Ogilvie:** That is right. I do not think we have received applications from any others. So, for example, some of the more notorious finance brokers have not applied to transition to become managed investment schemes and, as such, are prohibited from offering interests in mortgage investments.

**CHAIR:** If you were made aware of a secret commission being paid as part of a scheme, would you see that as your investigatory role, or would you hand that over to the police?

**Mr Ogilvie:** Generally speaking, that is a matter we would be interested in. However, given the fact that we have agreed with the police that they should be responsible for investigating allegations of criminal activity, we would release that information to the police.

**CHAIR:** Once they have concluded their investigations, will you make a determination on whether or not that person is a fit and proper person to remain in the industry based on the police investigations?

**Mr Ogilvie:** No, we would not necessarily await a prosecution or completion of the

investigation by the fraud squad. We may run an investigation in parallel. That has been happening in some cases and obviously has spin-offs because, during the course of our investigation for administration purposes and banning purposes, we may be in a position to release information to the police. While there are some investigations running in parallel, they are not heading in the same direction; we are looking for different outcomes. We accepted an enforceable undertaking from Ross Fisher a few days before he was charged. There is no need for us to wait for the completion of a police investigation to take action.

**CHAIR:** Thank you very much. Is there anything you want to raise with the committee before we conclude?

**Mr Ogilvie:** I do not think so. I appreciate the fact that you are going to be very busy. There is some useful information in the submission, and it will enable the committee to understand better where ASIC fits into the jigsaw puzzle, what we have tried to achieve and what we are proposing to achieve. As a consequence of that, you may need more information from us.

**CHAIR:** I appreciate that. As I have said before, from our point of view it is still early days and we are still trying to get a grip on all the issues involved. I am sure you are aware of how wide and far they extend. Today's hearing was more to establish a relationship and to try to work out that third term of reference to ensure our tasks do not cross over. I will ensure that the advisory research officer contacts both of you and then we can build a dialogue. We may at some future stage want you to come back for a public hearing, to go talk a bit more about some of those issues relating to responsibilities and where things are going.

**Mr Ogilvie:** In the meantime, is there any value in Andrew establishing a liaison relationship with counsel assisting?

**Ms Eftos:** I am the acting research advisory officer.

**CHAIR:** You can get in touch with Christina in the interim, until we get someone formally appointed on a permanent basis.