

An Invaluable Resource for Directors and Executives of Mutual ADIs

Corporate Regulation of ADIs

- 1.1 Financial Sector Reform
- 1.2 ASIC - Corporate Regulator
- 1.3 Mutuality
- 1.4 Corporations Act
- 1.5 Legal Structure
- 1.6 Members
- 1.7 Director Information
- 1.8 Directors' Duties
- 1.9 Meetings
- 1.10 Financial reporting and annual general meeting
- 1.11 Corporate Governance
- 1.12 Restructures

Regulation of Financial Products and Services

- 3.1 Financial Services Reform
- 3.2 Consumer Protection and the ASIC Act
- 3.3 Consumer Credit Code
- 3.4 Credit Union Code of Practice
- 3.5 Electronic Funds Transfer (EFT) Code of Conduct
- 3.6 Privacy - credit reporting and national privacy principles
- 3.7 Anti Money Laundering & Counter - Terrorism Financing
- 3.8 Trade Practices

Prudential Regulation

- 2.1 APRA - Prudential Regulator
- 2.2 Prudential Regulation
- 2.3 Basel II Capital Accord - changes from January 2008
- 2.4 The Prudential Standards
- 2.5 Capital Adequacy and the conglomerate provisions
- 2.6 Market Risk
- 2.7 Liquidity
- 2.8 Credit Quality
- 2.9 Large Exposures
- 2.10 Associations with related entities
- 2.11 Outsourcing
- 2.12 Business continuity management
- 2.13 Risk Management of credit card facilities
- 2.14 Audit & Related Matters
- 2.15 Public Disclosure of Prudential Information
- 2.16 Governance
- 2.17 Fitness and Propriety of Directors & Officers

“A worthwhile resource. I recommend this to all Directors, especially those who are new to a Mutual ADI”

Graham Olrich
Former Managing Director
Credit Union Australia

Employment, Health & Safety

- 4.1 Recruitment
- 4.2 Common law duties of employers and employees
- 4.3 Employment contracts including Work Choices and Awards
- 4.4 Superannuation Guarantee
- 4.5 Discrimination
- 4.6 Health & Safety including Workers Compensation
- 4.7 Termination

Taxation

- 5.1 Income Tax and Companies
- 5.2 Capital Gains Tax
- 5.3 Fringe Benefits Tax
- 5.4 Goods & Services Tax
- 5.5 State Duties
- 5.6 Payroll Tax

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The Mutual ADI Directors' Compliance Manual - Version 2009

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