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employs 48,556
individuals and operates
200 branches across
Australia. As of 2016,
the bank ' s total
income was US\$394
million and total

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offence for a person to carry on a financial business, in or outside Australia, using (in Australia) a restricted word or expression (including the words "bank" and "banking" or similar words) in relation to that business without APRA's consent (section 66, Banking Act). The purpose of this provision is to

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ensure potential
customers are not
misled into believing
that an entity has the
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adequacy, depositor
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financial institutions
violate the law, they ' re
liable to face
investigation by
regulatory bodies such
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Private bank notes and
treasury notes continued
in circulation until 1910,
when the federal
Parliament passed the
Australian Notes Act
1910 which prohibited
the circulation of state
notes as money and the
Bank Notes Tax Act

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1910 imposed a prohibitive tax of 10% per annum on 'all bank notes issued or re-issued by any bank in the Commonwealth ... and not redeemed'. These Acts put an end to the issue of notes by the trading banks and the Queensland Treasury.

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income was US\$394 million and total assets were US\$40.1 billion, making it one of the top Australian banks.

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Summary Clear and concise commentary on the history, current practice and future directions of banking law in Australia together with a discussion of

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