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This is a compilation of the Banking Act 1959 that shows the text of the law as amended and in force on 5 March 2018 (the compilation date). The notes at the end of this compilation (the endnotes) include information about amending laws and the amendment history of provisions of the compiled law.

Banking Act 1959 - Federal Register of Legislation

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In addition, it is an 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 ensure potential customers are not misled into believing that an entity has the same level of capital adequacy, depositor priority and other prudential requirements ...

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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 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.

Banking in Australia - Wikipedia

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"Unsecured debt" includes deposits, the largest class of unsecured debt of any bank. The insolvent bank is to be made solvent by turning our money into their equity — bank stock that

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could become worthless on the market or be tied up for years in resolution proceedings. The power is statutory. Cyprus-style confiscations are to become the law.

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