

Chapter FIVE

The regulations of financial institutions and markets

5.1. Purpose of regulations

Regulation may be applied to facilitate the general operation of markets, to enhance safety or to pursue social objectives. This chapter provides a basic framework for considering whether and, if so, where and how each of these purposes of regulation should be applied in the financial system.

5.1.1 General Market Regulation

All markets, financial and non-financial face potential problems associated with the conduct of market participants, anti-competitive behaviour and incomplete information. These common forms of market failure have justified at least a minimum level of regulatory intervention in markets on an economy wide basis. Such intervention generally takes the form of:

- *conduct regulation* – such as criminal sanctions for fraud and prohibitions on anti-competitive behaviour; and
- *Disclosure regulation* – such as general prohibitions on false and misleading statements contained in fair trading laws.

There are some markets where this minimum level of economy wide regulation is considered to be inadequate. These markets, or their products, have characteristics which warrant more specific disclosure and conduct rules that apply in other industries. In many cases, it is also considered necessary to establish a separate regulatory agency to conduct such specialised regulation.

A key question for the Inquiry was to decide where conduct and disclosure regulation of financial markets is best left to general economy wide arrangements and where more regulation specialised is required. As a general principle, greater regulatory consistency and efficiency will result from economy wide regulation. Consequently, this should always be preferred unless a clear case for sector specific arrangements can be demonstrated.

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