



2 June 2017

Mr Andrew Thorburn
Chief Executive Officer
National Australia Bank Limited
Level 1, 800 Bourke Street
DOCKLANDS VIC 3008

Dear Mr Thorburn,

BANKING IN AUSTRALIA: UNREGULATED AND UNPROTECTED

Please find attached extracts of submission 61 published by the parliament in 2015, and a copy of the 2004 Code Compliance Monitoring Committee Association's Constitution.

It became public knowledge in 2015 that banks adopted the 2004 Code of Banking Practice, which was published by the Australian Banker's Association, without making the 2004 Constitution public. As a result of this, after reviewing a number of cases by Bank Victims, it is alleged banks and the CCMC failed to either investigate complaints or provide customers with their investigation reports as required in the Code.

In light of your decision to take the Banking Oath (No.0000685), what steps will you and NAB take to ensure complaints filed by farmers and small businesses will be investigated by the bank and compensation will be paid to those who suffered damages.

Your respectful response within fourteen days would be appreciated.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd
101/10 Albert Avenue
BROADBEACH QLD 4218

Email: Office@bankvictims.com.au

www.bankinginaustraliatoday.com

Copy: Mr Kenneth Henry AC, Chair, National Australia Bank, Mr Philip Chronican, Director, National Australia Bank.



2 June 2017

Mr Steven Harker
Vice Chair
Banking Finance Oath
50 Wolseley Road
POINT PIPER NSW 2027

Dear Mr Harker,

BANKING IN AUSTRALIA: UNREGULATED AND UNPROTECTED

Please find attached extracts of submission 61 published by the parliament in 2015, and a copy of the 2004 Code Compliance Monitoring Committee Association's Constitution.

It became public knowledge in 2015 that banks adopted the 2004 Code of Banking Practice, which was published by the Australian Banker's Association, without making the 2004 Constitution public. As a result of this, after reviewing a number of cases by Bank Victims, it is alleged banks and the CCMC failed to either investigate complaints or provide customers with their investigation reports as required in the Code.

In light of your decision to take the Banking Oath (No. 0000005), what steps will you and Banking Finance Oath take to ensure complaints filed by farmers and small businesses will be investigated and compensation will be paid to those who suffered damages.

Your respectful response within fourteen days would be appreciated.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd
101/10 Albert Avenue
BROADBEACH QLD 4218

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www.bankinginaustraliatoday.com



2 June 2017

Dr John Laker, AO
Chairman
Banking Finance Oath
4 The Avenue
BALMAIN NSW 2041

Dear Dr Laker,

BANKING IN AUSTRALIA: UNREGULATED AND UNPROTECTED

Please find attached extracts of submission 61 published by the parliament in 2015, and a copy of the 2004 Code Compliance Monitoring Committee Association's Constitution.

It became public knowledge in 2015 that banks adopted the 2004 Code of Banking Practice, which was published by the Australian Banker's Association, without making the 2004 Constitution public. As a result of this, after reviewing a number of cases by Bank Victims, it is alleged banks and the CCMC failed to either investigate complaints or provide customers with their investigation reports as required in the Code.

In light of your decision to take the Banking Oath (No.0000635), what steps will you and Banking Finance Oath take to ensure complaints filed by farmers and small businesses will be investigated and compensation will be paid to those who suffered damages.

Your respectful response within fourteen days would be appreciated.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd
101/10 Albert Avenue
BROADBEACH QLD 4218

Email: Office@bankvictims.com.au

www.bankinginaustraliatoday.com



2 June 2017

Mr Stephen Tucker
Board Member
Banking Finance Oath
7B The Tor Walk
CASTLECRAIG NSW 2068

Dear Mr Tucker,

BANKING IN AUSTRALIA: UNREGULATED AND UNPROTECTED

Please find attached extracts of submission 61 published by the parliament in 2015.

It became public knowledge in 2015 that banks adopted the 2004 Code of Banking Practice, which was published by the Australian Banker's Association, without making the 2004 Code Compliance Monitoring Committee Association's Constitution public. As a result of this, after reviewing a number of cases by Bank Victims, it is alleged banks and the CCMC failed to either investigate complaints or provide customers with their investigation reports as required in the Code.

In light of your decision to take the Banking Oath (No. 0000342), what steps will you and Banking Finance Oath take to ensure complaints filed by farmers and small businesses will be investigated and compensation will be paid to those who suffered damages.

Your respectful response within fourteen days would be appreciated.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd
101/10 Albert Avenue
BROADBEACH QLD 4218

Email: Office@bankvictims.com.au

www.bankinginaustraliatoday.com



2 June 2017

Mr Trevor Rowe
Board Member
Banking Finance Oath
Observatory Tower' Unit 2208
168 Kent Street
SYDNEY NSW 2000

Dear Mr Rowe,

BANKING IN AUSTRALIA: UNREGULATED AND UNPROTECTED

Please find attached extracts of submission 61 published by the parliament in 2015.

It became public knowledge in 2015 that banks adopted the 2004 Code of Banking Practice, which was published by the Australian Banker's Association, without making the 2004 Code Compliance Monitoring Committee Association's Constitution public. As a result of this, after reviewing a number of cases by Bank Victims, it is alleged banks and the CCMC failed to either investigate complaints or provide customers with their investigation reports as required in the Code.

In light of your decision to take the Banking Oath (No. 0000004), what steps will you and Banking Finance Oath take to ensure complaints filed by farmers and small businesses will be investigated and compensation will be paid to those who suffered damages.

Your respectful response within fourteen days would be appreciated.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', with a long horizontal flourish extending to the right.

Russell Cousins
Director, Bank Victims Pty Ltd
101/10 Albert Avenue
BROADBEACH QLD 4218

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www.bankinginaustraliatoday.com



2 June 2017

Ms Clare Payne
Board Member
Banking Finance Oath
5 Eureka Street
NORTH SYDNEY NSW 2060

Dear Ms Payne,

BANKING IN AUSTRALIA: UNREGULATED AND UNPROTECTED

Please find attached extracts of submission 61 published by the parliament in 2015.

It became public knowledge in 2015 that banks adopted the 2004 Code of Banking Practice, which was published by the Australian Banker's Association, without making the 2004 Code Compliance Monitoring Committee Association's Constitution public. As a result of this, after reviewing a number of cases by Bank Victims, it is alleged banks and the CCMC failed to either investigate complaints or provide customers with their investigation reports as required in the Code.

In light of your decision to take the Banking Oath (No. 0000001), what steps will you and Banking Finance Oath take to ensure complaints filed by farmers and small businesses will be investigated and compensation will be paid to those who suffered damages.

Your respectful response within fourteen days would be appreciated.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd
101/10 Albert Avenue
BROADBEACH QLD 4218

Email: Office@bankvictims.com.au

www.bankinginaustraliatoday.com



2 June 2017

Mr Emilio Gonzalez
Board Member
Banking Finance Oath
10 Lodge Road
CREMORNE NSW 2090

Dear Mr Gonzalez,

BANKING IN AUSTRALIA: UNREGULATED AND UNPROTECTED

Please find attached extracts of submission 61 published by the parliament in 2015.

It became public knowledge in 2015 that banks adopted the 2004 Code of Banking Practice, which was published by the Australian Banker's Association, without making the 2004 Code Compliance Monitoring Committee Association's Constitution public. As a result of this, after reviewing a number of cases by Bank Victims, it is alleged banks and the CCMC failed to either investigate complaints or provide customers with their investigation reports as required in the Code.

In light of your decision to take the Banking Oath (No.0000654), what steps will you and Banking Finance Oath take to ensure complaints filed by farmers and small businesses will be investigated and compensation will be paid to those who suffered damages.

Your respectful response within fourteen days would be appreciated.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd
101/10 Albert Avenue
BROADBEACH QLD 4218

Email: Office@bankvictims.com.au

www.bankinginaustraliatoday.com



2 June 2017

Mr David Bell
Former Board Member
Banking Finance Oath
17 Coolawin Road
NORTHBRIDGE NSW 2063

Dear Mr Bell,

BANKING IN AUSTRALIA: UNREGULATED AND UNPROTECTED

Please find attached extracts of submission 61 published by the parliament in 2015.

It became public knowledge in 2015 that banks adopted the 2004 Code of Banking Practice, which was published by the Australian Banker's Association, without making the 2004 Code Compliance Monitoring Committee Association's Constitution public. As a result of this, after reviewing a number of cases by Bank Victims, it is alleged banks and the CCMC failed to either investigate complaints or provide customers with their investigation reports as required in the Code.

In light of your decision to take the Banking Oath (No.0000009), what steps will you and Banking Finance Oath take to ensure complaints filed by farmers and small businesses will be investigated and compensation will be paid to those who suffered damages.

Your respectful response within fourteen days would be appreciated.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd
101/10 Albert Avenue
BROADBEACH QLD 4218

Email: Office@bankvictims.com.au

www.bankinginaustraliatoday.com



2 June 2017

Mr Stephen Fitzgerald
Former Board Member
Banking Finance Oath
15 Kirkoswald Avenue
MOSMAN NSW 2088

Dear Mr Fitzgerald,

BANKING IN AUSTRALIA: UNREGULATED AND UNPROTECTED

Please find attached extracts of submission 61 published by the parliament in 2015.

It became public knowledge in 2015 that banks adopted the 2004 Code of Banking Practice, which was published by the Australian Banker's Association, without making the 2004 Code Compliance Monitoring Committee Association's Constitution public. As a result of this, after reviewing a number of cases by Bank Victims, it is alleged banks and the CCMC failed to either investigate complaints or provide customers with their investigation reports as required in the Code.

In light of your decision to take the Banking Oath (No.0000008), what steps will you and Banking Finance Oath take to ensure complaints filed by farmers and small businesses will be investigated and compensation will be paid to those who suffered damages.

Your respectful response within fourteen days would be appreciated.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd
101/10 Albert Avenue
BROADBEACH QLD 4218

Email: Office@bankvictims.com.au

www.bankinginaustraliatoday.com



2 June 2017

Mr Brian Hartzler
Chief Executive
Westpac Banking Corporation
Westpac Place' Level 20
275 Kent Street
SYDNEY NSW 2000

Dear Mr Hartzler,

BANKING IN AUSTRALIA: UNREGULATED AND UNPROTECTED

Please find attached extracts of submission 61 published by the parliament in 2015, and a copy of the Code Compliance Monitoring Committee Association's Constitution.

It became public knowledge in 2015 that banks adopted the 2004 Code of Banking Practice, which was published by the Australian Banker's Association, without making the 2004 Constitution public. As a result of this, after reviewing a number of cases by Bank Victims, it is alleged banks and the CCMC failed to either investigate complaints or provide customers with their investigation reports as required in the Code.

In light of your decision to take the Banking Oath (No.0001324), what steps will you and Westpac take to ensure complaints filed by farmers and small businesses will be investigated by the bank and compensation will be paid to those who suffered damages.

Your respectful response within fourteen days would be appreciated.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', with a long horizontal flourish extending to the right.

Russell Cousins
Director, Bank Victims Pty Ltd
101/10 Albert Avenue
BROADBEACH QLD 4218

Email: Office@bankvictims.com.au

www.bankinginaustraliatoday.com

Copy: Lindsay Maxsted, Chairman, Westpac Bank and Alison Deans, Director, Westpac Bank.



2 June 2017

Mr Ian Narev
Chief Executive
Commonwealth Bank of Australia
G Tower 1'
201 Sussex Street
SYDNEY NSW 2000

Dear Mr Narev,

BANKING IN AUSTRALIA: UNREGULATED AND UNPROTECTED

Please find attached extracts of submission 61 published by the parliament in 2015, and a copy of the 2004 Code Compliance Monitoring Committee Association's Constitution.

It became public knowledge in 2015 that banks adopted the 2004 Code of Banking Practice, which was published by the Australian Banker's Association, without making the 2004 Constitution public. As a result of this, after reviewing a number of cases by Bank Victims, it is alleged banks and the CCMC failed to either investigate complaints or provide customers with their investigation reports as required in the Code.

In light of your decision to take the Banking Oath (No.0001581), what steps will you and CBA take to ensure complaints filed by farmers and small businesses will be investigated by the bank and compensation will be paid to those who suffered damages.

Your respectful response within fourteen days would be appreciated.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', with a long horizontal flourish extending to the right.

Russell Cousins
Director, Bank Victims Pty Ltd
101/10 Albert Avenue
BROADBEACH QLD 4218

Email: Office@bankvictims.com.au

www.bankinginaustraliatoday.com

Copy: Ms Catherine Livingstone, AO, Chairman, Commonwealth Bank of Australia and Mr Andrew Mohl, Independent Director, Commonwealth Bank of Australia.



2 June 2017

Mr Shayne Elliott
Chief Executive
Australia and New Zealand Banking Group
ANZ Centre Melbourne Level 9
833 Collins Street
DOCKLANDS VIC 3008

Dear Mr Elliott,

BANKING IN AUSTRALIA: UNREGULATED AND UNPROTECTED

Please find attached extracts of submission 61 published by the parliament in 2015, and a copy of the Code Compliance Monitoring Committee Association's Constitution.

It became public knowledge in 2015 that banks adopted the 2004 Code of Banking Practice, which was published by the Australian Banker's Association, without making the 2004 Constitution public. As a result of this, after reviewing a number of cases by Bank Victims, it is alleged banks and the CCMC failed to either investigate complaints or provide customers with their investigation reports as required in the Code.

In light of your decision to take the Banking Oath (No.0001206), what steps will you and ANZ take to ensure complaints filed by farmers and small businesses will be investigated by the bank and compensation will be paid to those who suffered damages.

Your respectful response within fourteen days would be appreciated.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', with a long horizontal flourish extending to the right.

Russell Cousins
Director, Bank Victims Pty Ltd
101/10 Albert Avenue
BROADBEACH QLD 4218

Email: Office@bankvictims.com.au

www.bankinginaustraliatoday.com

Copy: Mr David Gonski AC, Chairman, ANZ Banking Group; Ms Ilana Atlas, Independent Non-Executive Director, ANA Banking Group



2 June 2017

Dr Philip Lowe
Governor
Reserve Bank of Australia
GPO Box 3947
SYDNEY NSW 2001

Dear Dr Lowe,

BANKING IN AUSTRALIA: UNREGULATED AND UNPROTECTED

Please find attached extracts of submission 61 published by the parliament in 2015, and a copy of the 2004 Code Compliance Monitoring Committee Association's Constitution.

It became public knowledge in 2015 that banks adopted the 2004 Code of Banking Practice, which was published by the Australian Banker's Association, without making the 2004 Constitution public. As a result of this, after reviewing a number of cases by Bank Victims, it is alleged banks and the CCMC failed to either investigate complaints or provide customers with their investigation reports as required in the Code.

In light of your decision to take the Banking Oath (No.0000660), what steps will you and Reserve Bank of Australia take to ensure complaints filed by farmers and small businesses will be investigated and compensation will be paid to those who suffered damages.

Your respectful response within fourteen days would be appreciated.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', with a long horizontal flourish extending to the right.

Russell Cousins
Director, Bank Victims Pty Ltd
101/10 Albert Avenue
BROADBEACH QLD 4218

Email: Office@bankvictims.com.au

www.bankinginaustraliatoday.com



2 June 2017

Mr Peter Knoblanche
Chief Executive
Rabobank
21 Upper Avenue
MOSMAN NSW 2088

Dear Mr Knoblanche,

BANKING IN AUSTRALIA: UNREGULATED AND UNPROTECTED

Please find attached extracts of submission 61 published by the parliament in 2015, and a copy of the 2004 Code Compliance Monitoring Committee Association's Constitution.

It became public knowledge in 2015 that banks adopted the 2004 Code of Banking Practice, which was published by the Australian Banker's Association, without making the 2004 Constitution public. As a result of this, after reviewing a number of cases by Bank Victims, it is alleged banks and the CCMC failed to either investigate complaints or provide customers with their investigation reports as required in the Code.

In light of your decision to take the Banking Oath (No.0000615), what steps will you and Rabobank take to ensure complaints filed by farmers and small businesses will be investigated and compensation will be paid to those who suffered damages.

Your respectful response within fourteen days would be appreciated.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd
101/10 Albert Avenue
BROADBEACH QLD 4218

Email: Office@bankvictims.com.au

www.bankinginaustraliatoday.com

Copy: Mr William Gurry, AO, Chairman, Rabobank



2 June 2017

Ms Anna Bligh
Chief Executive
Australian Bankers Association
Level 3, 56 Pitt Street
SYDNEY NSW 2000

Dear Ms Bligh,

BANKING IN AUSTRALIA: UNREGULATED AND UNPROTECTED

Please find attached extracts of submission 61 published by the parliament in 2015, and a copy of the 2004 Code Compliance Monitoring Committee Association's Constitution.

It became public knowledge in 2015 that banks adopted the 2004 Code of Banking Practice, which was published by the Australian Banker's Association, without making the 2004 Constitution public. As a result of this, after reviewing a number of cases by Bank Victims, it is alleged banks and the CCMC failed to either investigate complaints or provide customers with their investigation reports as required in the Code.

As the Chief Executive of the ABA, what steps will you and Australian Bankers Association take to ensure complaints filed by farmers and small businesses will be investigated and compensation will be paid to those who suffered damages.

Your respectful response within fourteen days would be appreciated.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd
101/10 Albert Avenue
BROADBEACH QLD 4218

Email: Office@bankvictims.com.au

www.bankinginaustraliatoday.com



2 June 2017

Mr David Clarke
Director
Australian Bankers Association
31 Wentworth Place
POINT PIPER NSW 2027

Dear Mr Clarke,

BANKING IN AUSTRALIA: UNREGULATED AND UNPROTECTED

Please find attached extracts of submission 61 published by the parliament in 2015.

It became public knowledge in 2015 that banks adopted the 2004 Code of Banking Practice, which was published by the Australian Banker's Association, without making the 2004 Code Compliance Monitoring Committee Association's Constitution public. As a result of this, after reviewing a number of cases by Bank Victims, it is alleged banks and the CCMC failed to either investigate complaints or provide customers with their investigation reports as required in the Code.

In light of your decision to take the Banking Oath (No.0001416), what steps will you and Australian Bankers Association take to ensure complaints filed by farmers and small businesses will be investigated and compensation will be paid to those who suffered damages.

Your respectful response within fourteen days would be appreciated.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', with a long horizontal flourish extending to the right.

Russell Cousins
Director, Bank Victims Pty Ltd
101/10 Albert Avenue
BROADBEACH QLD 4218

Email: Office@bankvictims.com.au

www.bankinginaustraliatoday.com



2 June 2017

Ms Sally Bruce
Former Director
Australian Bankers Association
1 Inverleith Court
ST KILDA VIC 3182

Dear Ms Bruce,

BANKING IN AUSTRALIA: UNREGULATED AND UNPROTECTED

Please find attached extracts of submission 61 published by the parliament in 2015.

It became public knowledge in 2015 that banks adopted the 2004 Code of Banking Practice, which was published by the Australian Banker's Association, without making 2004 Code Compliance Monitoring Committee Association's Constitution public. As a result of this, after reviewing a number of cases by Bank Victims, it is alleged banks and the CCMC failed to either investigate complaints or provide customers with their investigation reports as required in the Code.

In light of your decision to take the Banking Oath (No.0000234), what steps will you and Australian Bankers Association take to ensure complaints filed by farmers and small businesses will be investigated and compensation will be paid to those who suffered damages.

Your respectful response within fourteen days would be appreciated.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', with a long horizontal flourish extending to the right.

Russell Cousins
Director, Bank Victims Pty Ltd
101/10 Albert Avenue
BROADBEACH QLD 4218

Email: Office@bankvictims.com.au

www.bankinginaustraliatoday.com



2 June 2017

Mr Ross Miller
General Manager
St George Bank
Two International Towers
200 Barangaroo Avenue
BARANGAROO NSW 2000

Dear Mr Miller,

BANKING IN AUSTRALIA: UNREGULATED AND UNPROTECTED

Please find attached extracts of submission 61 published by the parliament in 2015, and a copy of the 2004 Code Compliance Monitoring Committee Association's Constitution.

It became public knowledge in 2015 that banks adopted the 2004 Code of Banking Practice, which was published by the Australian Banker's Association, without making the 2004 Constitution public. As a result of this, after reviewing a number of cases by Bank Victims, it is alleged banks and the CCMC failed to either investigate complaints or provide customers with their investigation reports as required in the Code.

In light of your decision to take the Banking Oath (No.0001426), what steps will you and St George Bank take to ensure complaints filed by farmers and small businesses will be investigated and compensation will be paid to those who suffered damages.

Your respectful response within fourteen days would be appreciated.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', with a long horizontal flourish extending to the right.

Russell Cousins
Director, Bank Victims Pty Ltd
101/10 Albert Avenue
BROADBEACH QLD 4218

Email: Office@bankvictims.com.au

www.bankinginaustraliatoday.com



2 June 2017

Mr Greg Medcraft
Chairman
Australian Securities and Investments Commission
GPO Box 9827
SYDNEY NSW 2001

Dear Mr Medcraft,

BANKING IN AUSTRALIA: UNREGULATED AND UNPROTECTED

Please find attached extracts of submission 61 published by the parliament in 2015, and a copy of the 2004 Code Compliance Monitoring Committee Association's Constitution.

It became public knowledge in 2015 that banks adopted the 2004 Code of Banking Practice, which was published by the Australian Banker's Association, without making the 2004 Constitution public. As a result of this, after reviewing a number of cases by Bank Victims, it is alleged banks and the CCMC failed to either investigate complaints or provide customers with their investigation reports as required in the Code.

In light of your decision to take the Banking Oath (No.000162), what steps will you and Australian Securities and Investments Commission take to ensure complaints filed by farmers and small businesses will be investigated and compensation will be paid to those who suffered damages.

Your respectful response within fourteen days would be appreciated.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', with a long horizontal flourish extending to the right.

Russell Cousins
Director, Bank Victims Pty Ltd
101/10 Albert Avenue
BROADBEACH QLD 4218

Email: Office@bankvictims.com.au

www.bankinginaustraliatoday.com

Copy: Mr Peter Kell, Deputy Chair, Australian Securities and Investments Commission



2 June 2017

Ms Sally Davis
Chief Executive
Code Compliance Monitoring Committee
PO Box 14240
MELBOURNE VIC 8001
Email: info@codecompliance.org.au

Dear Ms Davis,

BANKING IN AUSTRALIA: UNREGULATED AND UNPROTECTED

Please find attached extracts of submission 61 published by the parliament in 2015, and a copy of the 2004 Code Compliance Monitoring Committee Association's Constitution.

It became public knowledge in 2015 that banks adopted the 2004 Code of Banking Practice, which was published by the Australian Banker's Association, without making the 2004 Constitution public. As a result of this, after reviewing a number of cases by Bank Victims, it is alleged banks and the CCMC failed to either investigate complaints or provide customers with their investigation reports as required in the Code.

As the Chief Executive of the CCMC, what steps will you and Code Compliance Monitoring Committee take to ensure complaints filed by farmers and small businesses will be investigated and compensation will be paid to those who suffered damages.

Your respectful response within fourteen days would be appreciated.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd
101/10 Albert Avenue
BROADBEACH QLD 4218

Email: Office@bankvictims.com.au

www.bankinginaustraliatoday.com

Copy: Mr Christopher Doogan AM, Independent Chair, CCMC; Mr Gordon Renouf, Consumer and Small Business Representative, CCMC