

Our ref: 180417 CCA ABA Elliott

17 April 2018

Shayne Elliott  
Chair  
Australian Banking Association  
PO Box H218  
AUSTRALIA SQUARE NSW 1215

Dear Mr Elliott,

**RE: Bradshaw documents**

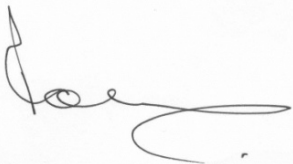
We are writing to you on behalf of the Bradshaw's in relation to complaints and code breach allegations filed with the CCMC during the past couple of years.

We wrote to Ms Donna Stevens (CCMC) on 28 March 2018 requesting a copy of the final decision in relation to each complaint. Ms Stevens will confirm a copy should be provided to the complainant and the bank, which we expected last week.

The Bradshaw's are bound by the 2004 Code, and the CCMC's responsibilities are noted in clause 34. We suggest concealing a determination, which should have been sent to the Bradshaw's some time ago, is unacceptable.

Perhaps the CCMC is searching its files for the reports, in which case it should have advised us of this. However, if this is not the CCMC's intention to provide a copy of each determination, please advise us as soon as possible.

Yours sincerely,



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*CC: Mr Christopher Doogan AM, Sharon Projekt, MR Gordon Renouf, CCMC*