

Our ref: 180427 CCA ABA Cicekdag letter

27 April 2018

Ms Anna Bligh AC
Chief Executive Officer
Australian Bankers' Association
PO Box H218
AUSTRALIA SQUARE NSW 1215

Dear Ms Bligh,

Re: ANZ Bank Practices

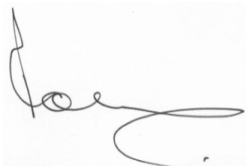
Mr and Mrs Cicekdag asked us to write to you, as they claim they suffered damages when ANZ Bank sold them a small business Low Doc loan they could not afford.

They submit the bank breached the 2004 Code, and that it, your association and the CCMC concealed the CCMC's Constitution from them until recently. They claim this meant they could not protect their rights under Code.

They believe that when you and the CCMC failed to provide them with copies of their documents, you breached National Privacy Principles. They suggest the CCMC and you cannot now use Unilateral Variation Clauses to vary industry policies.

We have been asked to request you to require the CCMC to *email* their documents to our address below by EOD Thursday, 3 May 2018.

Yours sincerely,



Russell Cousins
Chairperson Counter Corruption Analysts Pty Limited
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TORONTO NSW 2283
[Email: research@countercorruptionanalysts.com](mailto:research@countercorruptionanalysts.com)

cc: Mr Shane Elliott, Chair, Australian Bankers Association Pty Ltd; Ms Kate Carnell, Australian Small Business and Family Enterprise Ombudsman; The JMA Parties