



28 March 2018

Ms Donna Stevens
Compliance Manager
Code Compliance Monitoring Committee
PO Box 14240
Melbourne City Mail Centre VIC 8001

Dear Ms Stevens,

RE: Banking Royal Commission

Mr Lloyd Bradshaw and Mrs Noelene Bradshaw (the Bradshaw's) have asked Bank Victims to review the complaints and code breach allegations they filed with the CCMC, and to reconcile them against your determinations.

They note the CCMC was set up by the Australian Bankers Association (the bankers' association), and funded by leading Australian banks, *'to investigate possible breaches of the code'*. The bankers' association claim *'anyone can refer a possible breach of the code to the committee'*. It is the responsibility of the CCMC to *'investigate complaints that banks are not meeting their obligations under the Code'*.

The bankers' association points out that, *'an investigation starts when the customer writes to the CCMC with a complaint about the bank. The matter is investigated ... and the final decision is given in a written determination to both the complainant and the bank.'*

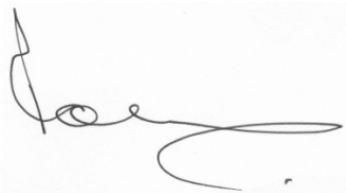
In 2009, Rabobank Australia Limited (the bank) provided the Bradshaw's with its agribusiness loan, and it followed this up in 2012 with an additional loan, both of which were bound by the 2004 Code. The bankers' association and the bank advised the Bradshaw's that the CCMC was bound by provisions in *Part E: Resolution of Disputes, Monitoring and Sanctions* of the 2004 Code. For 8 years, the bankers association and the bank will confirm the CCMC was bound by responsibilities in subsections (a) to (i) of clause 34 of the 2004 Code.

The Banking Royal Commission (BRC) reported last week there have been, *dozens of allegations of misconduct, including misleading, deceptive and unconscionable*

behaviour by the big banks. The BRC would therefore expect the bankers' association and the bank to provide copies of all complaints and code breach allegation reports held by the CCMC in relation to the Bradshaw's case, so their disputes can, with fairness and without cost, be resolved fairly and equitably.

The Bradshaw's have asked Bank Victims to write to you and request, without exception, copies of CCMC determinations in relation to complaints and code beach allegations they filed with you by Thursday, 12 April 2018.

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

Copy: Ms Anna Bligh AC, Chief Executive, Australian Bankers Association; Mr William Gurry, Director, Rabobank Australia; Ms Kate Carnell, Australian Small Business and Family Enterprise Ombudsman; Banking Royal Commission.