

Mr. James Wakim
Managing Director
Beirut Hellenic Bank Ltd
4 / 219-223 Castlereagh Street
SYDNEY NSW 2000

4 May 2012

Dear Mr Wakim,

BEIRUT HELLENIC BANK'S PROBLEMATIC CODE

The JMA Parties have asked me to write to you regarding the Beirut Hellenic Bank's problematic banking code. As the bank's Managing Director, this is a subject you will be familiar with.

We refer you to the **bankinfo.com** website asserting the bank permits dual contracting to exist. This allows it to obtain commercial and financial advantages in dealings with customers and small businesses. You have been Managing Director of the bank since 2011 and withheld this information from customers, their lawyers and the courts.

Considering the evidence available, you must either accept responsibility for the bank's conduct or testify to both your and Beirut Hellenic Bank's non-involvement and disapproval of this deceptive dual contracting arrangement.

Yours sincerely,



Julia Travers

Per: JMA parties and Staff of the Jenolan Village

PO Box 480, Edgecliff NSW 2027

Copy: JMA Parties; Directors, Beirut Hellenic Bank Limited

Senate Committee Report (Submission No. 90):

http://www.aph.gov.au/Parliamentary_Business/Committees/Senate_Committees?url=economics_ctte/banking_comp_2010/submissions.htm