

Mr Georeg Frazis
Chief Executive Officer
St George Bank Limited
182 George Street
SYDNEY NSW 2000

4 May 2012

Dear Mr Frazis,

ST GEORGE BANK'S PROBLEMATIC CODE

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

We refer you to the **bankinfo.com** website asserting the bank permitted dual contracting to exist. This allowed it to obtain commercial and financial advantages in dealings with customers and small businesses. You have been one of several CEOs of the bank since 2004 and throughout this period you and previous CEOs withheld this information from customers, their lawyers and the courts.

Considering the evidence available, you must accept responsibility for the bank's conduct or testify to both your and previous St George Bank CEO'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, St George 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