

Mr Patrick Snowball
Managing Director
Suncorp-Metway Limited
18 / 36 Wickham Terrace
BRISBANE QLD 4000

4 May 2012

Dear Mr Snowball,

SUNCORP GROUP'S PROBLEMATIC CODE

The JMA Parties asked me to write to you regarding Suncorp Bank's problematic banking code. As the bank's Managing Director and Director of the Australian Bankers' Association, 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 Managing Director of the bank since 2009 and throughout this period you 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 Suncorp 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, Suncorp-Metway 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