

Mr Michael Smith
Managing Director
ANZ Banking Group Limited
ANZ Centre Melbourne
9 / 833 Collins Street
MELBOURNE VIC 3000

4 May 2012

Dear Mr Smith,

ANZ BANK'S PROBLEMATIC CODE

The JMA Parties have asked me to write to you regarding ANZ Bank's problematic banking code. As ANZ's Managing Director and Chairman 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 2007 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 ANZ 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, ANZ Banking Group 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