

Ms Jane Kittel
Managing Director
Bank SA
97 King William Street
ADELAIDE SA 5000

4 May 2012

Dear Ms Kittel,

BANK OF SOUTH AUSTRALIA'S PROBLEMATIC CODE

The JMA Parties have asked me to write to you regarding Bank SA's problematic 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 permitted dual contracting to exist. This allowed it to obtain commercial and financial advantages in dealings with customers and small businesses. You have been overseeing South Australia's largest financial institution, and as its Managing Director 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 Bank SA'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

Senate Committee Report (Submission No. 90):

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