

Mr Scott Tanner
Chief Executive Officer
Bank of Melbourne
GD 071 / 211 La Trobe Street
MELBOURNE VIC 3000

4 May 2012

Dear Mr Tanner,

BANK OF MELBOURNE'S PROBLEMATIC CODE

The JMA Parties have asked me to write to you regarding the Bank of Melbourne's problematic banking code. As the bank's CEO, this is a subject that you will be very 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 CEO of the bank since 2011, 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 Bank of Melbourne'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; Advisory Board, Bank of Melbourne

Senate Committee Report (Submission No. 90):

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