

Mr Stuart Grimshaw
Managing Director
Bank of Queensland Limited
17 / 259 Queen Street
BRISBANE QLD 4000

4 May 2012

Dear Mr Grimshaw,

BANK OF QUEENSLAND'S PROBLEMATIC CODE

The JMA Parties have asked me to write to you regarding Bank of Queensland'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 16 June 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 Queensland'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, Bank of Queensland 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