

Mr Rob De Luca  
Chief Executive Officer  
Bank of Western Australia  
Bankwest Tower  
34 /108 St Georges Terrace  
PERTH WA 6000

4 May 2012

Dear Mr De Luca,

### **BANK OF WESTERN AUSTRALIA'S PROBLEMATIC CODE**

The JMA Parties have asked me to write to you regarding the bank's problematic code. As Bank of Western Australia's Chief Executive Officer, 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. The bank adopted the Code in 2005, and since then its CEOs have 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 Western Australia'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 Western Australia*

*Senate Committee Report (Submission No. 90):*

[http://www.aph.gov.au/Parliamentary\\_Business/Committees/Senate\\_Committees?url=economics\\_ctte/banking\\_comp\\_2010/submissions.htm](http://www.aph.gov.au/Parliamentary_Business/Committees/Senate_Committees?url=economics_ctte/banking_comp_2010/submissions.htm)