

Mr Michael Hirst  
Managing Director  
Bendigo and Adelaide Bank Limited  
The Bendigo Centre  
BENDIGO VIC 3550

4 May 2012

Dear Mr Hirst,

**BANK OF BENDIGO AND BANK OF ADELAIDE'S PROBLEMATIC CODE**

The JMA Parties have asked me to write to you regarding Bendigo and Adelaide Bank'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 banks permitted dual contracting to exist. This allowed them to obtain commercial and financial advantages in dealings with customers and small businesses. You have been Managing Director of the banks since 2009 and throughout this period you withheld this information from customers, their lawyers and the courts.

Considering the evidence available, you must accept responsibility for the bank's conduct or testify to both your and Bank of Bendigo and Bank of Adelaide'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, Bendigo and Adelaide Bank 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](http://www.aph.gov.au/Parliamentary_Business/Committees/Senate_Committees?url=economics_ctte/banking_comp_2010/submissions.htm)