

Mr Ian Narev  
Managing Director  
Commonwealth Bank of Australia  
Ground Level Tower 1  
201 Sussex Street  
SYDNEY NSW 2000

4 May 2012

Dear Mr Narev,

**COMMONWEALTH BANK OF AUSTRALIA'S PROBLEMATIC CODE**

The JMA Parties have asked me to write to you regarding the bank's problematic 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 and CBA's previous CEO, Ralph Norris, have been Managing Directors of the bank since 2005 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 Commonwealth Bank'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, Commonwealth Bank of 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)