

Mr Donald Koch
Managing Director
ING Bank (Australia) Limited
14 / 140 Sussex Street
SYDNEY NSW 2000

4 May 2012

Dear Mr Koch,

ING (AUSTRALIA) BANK'S PROBLEMATIC CODE

The JMA Parties have asked me to write to you regarding ING 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 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 2009 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 ING Australia 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, ING Bank (Australia) 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