

Mr Cameron Clyne  
Managing Director  
National Australia Bank Limited  
3 / 800 Bourke Street  
DOCKLANDS VIC 3008

4 May 2012

Dear Mr Clyne,

### **NATIONAL AUSTRALIA BANK'S PROBLEMATIC CODE**

The JMA Parties have asked me to write to you regarding the NAB'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 National Australia 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 NAB 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 National Australia Bank's conduct or testify to both your and NAB'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, National Australia 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)