

Ms Gail Kelly  
Managing Director  
Westpac Banking Corporation  
20 / 275 Kent Street  
SYDNEY NSW 2000

4 May 2012

Dear Ms Kelly,

### **WESTPAC BANK'S PROBLEMATIC CODE**

The JMA Parties have asked me to write to you regarding the 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 Westpac 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 both Westpac and St George Bank since 2004 and throughout this period you have withheld this information from customers, their lawyers and the courts.

Considering the evidence available, you must accept responsibility for Westpac's and St George Bank's conduct or testify to your and both 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, Westpac Banking Corporation*

*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)