

Dear Committee

We have been copied into this submission which has been forwarded to the Committee in regard to the Impairment of Customer Loans Inquiry

We draw the Committee's attention to the numerous defamatory comments in the submission and suggest careful consideration before this submission is published.

We would also note that it is unfortunate that Mr Butler has released private communications in regard to a complaint he lodged with us. ARITA will not comment on individual complaints, however we do have a clear and robust complaints and conduct review function that draws on experts to arrive at its determinations.

Your sincerely



**John Winter**

Chief Executive Officer

Australian Restructuring Insolvency & Turnaround Association