

I am writing to you in regard to the upcoming Senate Inquiry into Competition.

I understand that the CEO of West Pac Bank Gail Kelly has made herself available give answers to the way her company has conducted itself in the last two or more years.

It is my wish if possible that myself or appointed Government official ask Gail Kelly Some questions that I believe are crucial to the honesty and integrity that the Australian public believe and expect from our major financial institutions.

The first question I would like to ask Gail, is when her company first purchased the Rams brand name and Franchise distribution network, was she aware of any financial hardship that was to occur to the mortgage holders. And if she was or was not aware of any hardship did her company offer any mortgage holders from the Rams loan book the opportunity to join the new West Pac Rams. If this did occur to a select few would this not be a form of discrimination.

The second question I would ask Gail Kelly is was she aware by advertising the new Westpac Brand name Rams to the exact formula to the original name that this could lead to the general public to believe that the company was the original one. Would one then come to the conclusion that this was indeed just another form of eliminating your competition.

My third question is do you believe that what your company did in regard to the purchase of the Rams brand name was in total disregard to myself and family. And when your company first advertised the Rams mortgage provider on radio and television at a percentage rate below five percent while the old Rams was on nine percent plus, did you and your colleges know that this would cause Confusion, Rage, Despair to the old Rams mortgagees.

My fourth question is if this senate inquiry finds your company morally negligent in its purchase of the Rams brand name. Would your company be willing to compensate all those fanatically and personally damaged by this action.

As a final note the only thing I did stress is my reservation regarding large scale public knowledge of West Pacs Rams brand name purchase.

I truly believe that this could cause server damage to all none bank mortgage providers effectively helping to eliminate competition from the large four banks.

But as past history tells us, if one says nothing and just watches, then eventually when they come for them there is no one left.

Kind Regards

Robert Gay