

## Response to NAB's submission to the Wheatbelt Integrity Group

1. In 2010, when the Kellys applied for seasonal funding, they were still farming in a full chemical system. The time taken for them to respond led to significant financial loss. The comment regarding bio-sustainable funding is ironic coming from a bank which advertises its support for farmers making best use of natural capital.
2. The original settlement deed in 2011 indeed required the Kellys to vacate in 14 days; it was altered to 30 days in response to protest from the Kellys. Again, NAB demanded vacant possession within 14 days on 25th Oct., 2013, 16th Oct., 2014 and 6th Jan., 2015.
3. Elders agreed to refinance the Kellys in 2010. When they requested written confirmation of our debt and we requested NAB to supply this, NAB refused.
4. 'An external party', namely Bendigo Bank, requested written confirmation from NAB as to our debt in 2014, when we had written confirmation from Bendigo that they would refinance us. When NAB added \$25 575 to extend the refinance date, Bendigo withdrew their offer.