



KATHERINE TOWN COUNCIL

P.O. Box 1071, KATHERINE, N.T. 0851

Our ref: 22/87/1 JF/tj

21st August 2002

The Secretary
Parliamentary Joint Committee on Corporate
And Financial Services
Room SG.64
Parliament House
Canberra ACT 2600



Dear Sir/Madam

RE: Banking Facilities In Rural Australia

I write as an individual with concerns about banking facilities in Rural Australia.

1. My first concern is that, a cheque from the Commonwealth of Australia made out to me, cannot be cashed at the relevant bank. (It must be put into an account) What if I do not have an account with that bank, how can I receive my due monies?
2. I put my cheque in the bank, then withdraw (say)\$1000 in cash, I am then charged 1.5% of the total ie \$15 (statement attached).
3. With the said bank having a major account with my workplace in the town why does it take 3-5 days to clear the cheque. I have asked banks for written answers to these question as do date, I have received no replies.
4. My wages are my working rights my taxes and such all taken out, yet I cannot receive my entitlement with out banks charging more.
5. Why can I not receive my rights in cash with no Bank Charges.
6. Does the Commonwealth Bank operate under legislation which allows it to operate in this manner?

I would be grateful of your consideration of these points in your inquiry into the level of banking and financial services in regional Australia and look forward to your response with interest.

Yours faithfully

Mayor James B Forscutt
MAYOR OF KATHERINE