



FLAME TREE  
SHIRE FLORAL EMBLEM

COUNCIL  
OF THE  
SHIRE OF CARDWELL

TULLY 4854  
NORTH QUEENSLAND



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30 August 2002

The Secretary  
Parliamentary Joint Committee  
on Corporations and Financial  
Services  
Room SG.64  
Parliament House  
CANBERRA ACT 2600

Dear Sir/Madam

**RE: INQUIRY INTO THE LEVEL OF BANKING AND FINANCIAL SERVICES IN  
RURAL, REGIONAL AND REMOTE AREAS OF AUSTRALIA**

On behalf of Cardwell Shire Council, I wish to respond to the above inquiry by offering the following comments.

Cardwell Shire contains the small towns of Mission Beach, Cardwell and Tully. Over the last few years we have seen the closure of the ANZ Bank in Mission Beach and the National Australia Bank in Cardwell, the only physical banking presence available in these areas. Residents of these communities are now forced to travel 20 – 45kms to do their banking either in Tully or Ingham. Once they get there they are again forced to wait in long queues as bank staff numbers are drastically reduced. Whatever happened to 'quality service delivery'. In this day and age of changing technologies and trends (as fast as you can blink) most people when asked say that what is sadly lacking on a visit to the bank is a bit of 'old fashioned' customer service. This cannot be blamed on bank employees who are also dealing with constant change and uncertainty in the work place. However, they are encouraged to promote the benefits of electronic banking, phone banking, computer banking, etc. to customers who wouldn't be standing in line if that's what they wanted.

Modern banking technologies are quite often inaccessible (unless you are computer literate) to the 40-50+ year olds within the community and can be extremely confusing. Personal, friendly service is as important, if not more important, than any other form of banking available today – it's 'feel good' banking.

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All Correspondence to be addressed to: Chief Executive Officer, Cardwell Shire Council.  
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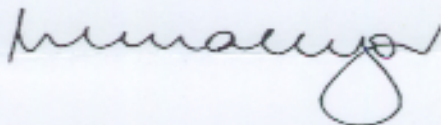
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The residents of Cardwell Shire have weathered the consequences of Black Sigatoka, low world sugar prices, banana import threats, extreme climate conditions and even more soul-destroying, banks with no heart or concern for the general public but rather seem to be bottom line profit driven. It is any wonder that community banks are becoming such a favourite wherever they open.

Give the people in the bush a fair go and bring back 'feel good' banking practices.

Yours faithfully

A handwritten signature in cursive script, appearing to read 'Mal Mallyon', with a large loop at the end of the last name.

**MAL MALLYON**  
**CHIEF EXECUTIVE OFFICER**