



Redland
SHIRE COUNCIL

Redland Shire Council

Cnr Bloomfield & Middle Sts.
Cleveland Qld 4163

PO Box 21,
Cleveland Qld 4163

Telephone (07) 3829 8999
Facsimile (07) 3829 8765

Email: rsc@redland.qld.gov.au
Web: www.redland.qld.gov.au



File No: S/659/1
Contact: Andrew Harvey

16 September 2002

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

Dear Sir / Madam

Inquiry into the level of banking and financial services in rural, regional and remote areas of Australia

Thank you for the opportunity you have provided to make a submission to the committee.

Redland Shire is located south-east of Brisbane, alongside Moreton Bay. The Shire contains a diverse range of island villages and separate mainland townships bordering Brisbane's outer suburbs.

It includes rural areas, bushland, foreshore and bayside living. Redland Shire includes the Southern Moreton Bay islands of Macleay, Lamb, Russell, Peel, Karragarra, Coochiemudlo, and North Stradbroke Island. These Island communities have particular needs for service provision given their remote locations.

Redland Shire Councillors addressed concerns they had about community banking services on 6 December 2000. This move was taken in response to the continuing removal of banking services from both urban and remote communities by the 'traditional' banks and the recent community surveys on North Stradbroke and Macleay Islands in relation to Rural Transaction Centres.

Councillors agreed that the Council should investigate and report on the commercial and financial feasibility of the Council providing a community banking service. The feasibility would report on:

- The fit of a community banking service with Council's customer service function;
- Current and future location of Civic/ Customer Service Centres;
- The profitability of banking services;
- The potential to provide banking services in remote locations such as North Stradbroke Island and the Southern Morton Bay Island as a 'community service obligation' using agency outlets rather than branches; and
- Options for Redland Shire Council to facilitate and support community banking within the Shire in the event that direct provision of the service by Council is not considered feasible.

Council has had discussions with Banks that have a strong community perspective to assess their interest in establishing operations in the Shire.

The Council subsequently supported a Rural Transaction Centre (RTC) application for Dunwich, North Stradbroke Island. It has also been involved in initial work with an application on Macleay Island. Both these initiatives followed community surveys that had highlighted the loss of banking services as a key concern.

Unfortunately funding for the Dunwich has not successful at this point.

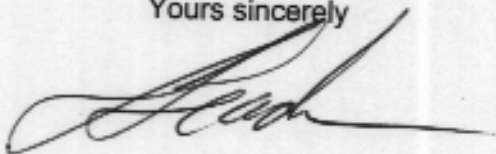
In line with the resolution that adopted in 2000 the Council is keen to see a greater integration of banking services with other community facilities, including Council's customer service functions and related facilities, to ensure ease of access is enhanced and the sustainability of the community facility is improved.

The Council recognises that access to banking services is an integral part of a sustainable community – for residents, businesses and visitors. It supports opportunities for partnerships between various tiers of government, the private sector and the community to achieve a suitable level of service for its communities.

While technology can be viewed as an answer to service provision in remote areas it is essential the broader interests of communities are taken into account, including accessing whether there is sufficient levels of access to technology.

Please contact me or Andrew Harvey Council's Economic Development Manager (phone: 07-38298532) if you require clarification.

Yours sincerely



Loren Leader
CHIEF EXECUTIVE OFFICER