## **Submission**

## Ken Myers

For many reasons not everyone has an IOS devise. Please provide a means for 2 factor suitable for Macs. Netbank has a remote that generates numbers, St George Bank has a telephone call system. Macquarie Bank ignores requests to provide an application and limits EFTs to \$2k transfer. It does not have any person available in Australia who can authorise a higher payment on a weekend. When do you buy a motor vehicle on weekends of course but you are unable to pay. Macq Bank advises make 4 payments on consecutive working days. Most small cars cost under \$20K.

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