

Dear Mr Callaghan and the review committee

I write to you to bring up to your attention an issue regarding domestic violence survivors who may have joint bank accounts with their ex-partners.

I write from a personal experience. I have recently discovered a bank account that was opened 10 years ago with my then de-facto husband. I have not used the account in many years and no longer have access to it. The contact details on the account are out of date. Updating these will put me in danger.

The account is with Commonwealth Bank and I have asked them to remove my name off the account, as it appears as though my ex-partner is still using the account, which they were not able to do lawfully due to tax implications.

My only option appears to be closing the account. This will make my (unstable) ex-partner angry and put me in danger.

I can also continue being a signatory to an account I have no control over without updating any of my details, thereby maintaining the status quo. However that puts me into a position where I may be held responsible (by association and through holding apparently joined funds) for actions committed by my ex-partner. In short, I seek to distance myself from a person I'm no longer in partnership with and have not been for the last 3 years.

According to my local branch manager, the account held just over \$100 in May 2021. Whatever tax responsibilities are attached to such a sum of money, I'll happily assume so long as I'm able to remove my name off the account without having to reveal my location to my ex-partner.

There is a technical mechanism for removing a person's name from a bank account upon their demise, I'm told. Could that same mechanism not be extended to persons experiencing domestic violence and therefore trying to protect their whereabouts from an abusive ex-partner?

Thank you for your time in considering this matter

Best regards

A blacked-out redaction mark covering the signature of the sender.