

5 August 2021

Dear Mr Callaghan,

I am a self-employed male sex worker who has never attempted to open a business bank account. I don't have faith that the ABA's member banks will treat me fairly or with respect. Anecdotally, I've heard many stories from fellow sex workers being denied services by the ABA's member banks.

It is my hope to be able to open a business bank account and operate like any other sole trader. Operating without a basic business debit account is difficult, as I get paid in cash, and reporting income to the ATO and Centrelink is complicated. It's hard for me to apply for rental housing, as I can't include my sex work income on rental application forms. I need more assurances that the ABA's member banks won't turn me away due to my occupation/industry.

Clause 3 of the Scope of this review says the review will consider the extent to which the Code contributes to banking services being inclusive and accessible for small business customers. Given 'Chapter 13 Being Inclusive and Accessible' of the Code fails to even refer to small business, I don't believe the Code is inclusive or accessible to lawfully operating sex workers, who already experience stigma and discrimination in many aspects of their lives.

I would like the term 'small business' to be fully incorporated into the Code, particularly into 'Chapter 13 Being Inclusive and Accessible'. This will help address the banking exclusion which 22sex workers experience on the part of the ABA's member banks.

Yours sincerely

Dean Lim