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29 September 2021

Mr Mike Callaghan AM PSM
The Banking Code Review
PO Box H218
AUSTRALIA SQUARE NSW 1215

By email: submissions@bankingcodereview.com.au

Dear Mr Callaghan,

Independent Review of the Code Of Practice 2021 - Interim Report

Thank you for taking the time to consult us on above review and for publishing the submissions.

You will recall that our primary concern was the development of policies some banks have taken to exclude the provision of banking services to the firearms community. Specifically, some banks had implemented policies that were unfairly discriminatory without providing an independent avenue of recourse and that we felt the review was an opportunity to have this addressed.

While we outlined our case in our submission dated 8 September 2021, we are concerned that the *Interim Report* did not appear to recognise this problem. We note that the *Interim Report* stated:

'Drawing on the submissions and consultation meetings to date, the interim report draws out some overarching themes and issues surrounding the review of the Code, along with some preliminary observations on these issues.'

We are concerned that the failure to acknowledge the concerns raised by the small business organisations on this matter could be interpreted as a lack of interest in their situation. We are aware that another organisation that has made a submission to the review is of the same view.

We appreciate that may not have been intended, however we believe the problem is a serious one that needs recognition at an early stage, and resolution through the final report.

Thank you again for your time. We look forward to the final report.

Yours sincerely

A handwritten signature in red ink, appearing to read "Neil Jenkins".

Neil Jenkins
National Secretary

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