

Alleged Breaches: the detail

| Clause | Description | | | | | | Total Alleged Breaches |
|-------------------------------------|---|---------------|---------------|---------------|---------------|---------------|------------------------------|
| | | 2008/ 2009 | 2007/ 2008 | 2006/ 2007 | 2005/ 2006 | 2004/ 2005 | |
| General Commitments | | | | | | | |
| Clause 2.1 | Effective disclosure of information | 2 | 1 | Nil | 6 | 1 | 10 |
| Clause 2.2 | Acting fairly, reasonably and in a consistent and ethical manner | 18 | 16 | 14 | 19 | 10 | 80 |
| Clause 3.1 | Compliance with laws | 2 | 1 | 3 | 6 | 1 | 13 |
| Clause 7 | Staff trained and have an adequate knowledge of the Code | 1 | 3 | Nil | 1 | Nil | 5 |
| Clause 10 | Terms and conditions | Nil | Nil | 1 | 5 | 1 | 7 |
| Clause 11 | Provision of Copies of Information | Nil | 2 | 3 | 3 | 1 | 10 |
| Clause 13 | Operation of accounts | 3 | 1 | Nil | 2 | Nil | 6 |
| | TOTAL | 25 | 24 | 21 | 42 | 14 | 131 |
| Provision of Banking Service | | | | | | | |
| Clause 14 | Account suitability | Nil | 1 | Nil | Nil | 1 | 2 |
| Clause 17 | Account combination | Nil | Nil | Nil | Nil | 1 | 1 |
| Clause 19 | Direct Debits | 1 | 1 | 2 | 2 | Nil | 7 |
| Clause 24 | Provision of statements of account | Nil | Nil | Nil | 2 | Nil | 2 |
| | TOTAL | 1 | 2 | 2 | 4 | 2 | 12 |
| Provision of Credit | | | | | | | |
| Clause 25.1 | Exercise the care and skill of a diligent banker in credit assessment | 4 | 1 | 2 | 3 | 2 | 12 |
| Clause 25.2 | Dealing with customers in financial hardship | 1 | 8 | 5 | 7 | 8 | 30 |
| Clause 27 | Joint accounts and subsidiary cards | Nil | Nil | Nil | 1 | Nil | 1 |
| Clause 28 | Guarantees | Nil | 1 | Nil | 1 | 1 | 3 |
| Clause 29 | Compliance with debt collection guidelines | 1 | 4 | 6 | 5 | 4 | 21 |
| | TOTAL | 6 | 14 | 13 | 17 | 15 | 67 |
| Other | | | | | | | |
| Clause 15 | Pre-contractual conduct | 1 | Nil | Nil | Nil | Nil | 1 |
| Clause 16 | Opening of accounts | 1 | Nil | Nil | Nil | Nil | 1 |
| Clause 22 | Privacy | 1 | Nil | 3 | 3 | 1 | 8 |
| Clause 30 | Advertising | Nil | Nil | Nil | 3 | Nil | 3 |
| Clause 32 | Branch closure protocol | 1 | Nil | Nil | Nil | Nil | 1 |
| Clause 33 | Electronic Communications | Nil | Nil | Nil | Nil | 1 | 1 |
| Clause 34 | Monitoring and sanctions | Nil | Nil | Nil | 1 | Nil | 1 |
| Clause 35 | Internal dispute resolution processes | 5 | 8 | 6 | 6 | 1 | 29 |
| Clause 36 | External dispute resolution | 1 | Nil | Nil | 1 | Nil | 2 |
| Clause 37 | Information about external dispute resolution processes | 1 | Nil | Nil | 4 | Nil | 5 |
| | TOTAL | 11 | 8 | 9 | 18 | 3 | 52 |
| Total Alleged Breaches | | 43 | 48 | 45 | 82 | 33 | 262 |