

Breaches Determined: the detail

Clause	Description	Number of Breaches					Total Breaches
		2008/ 2009	2007/ 2008	2006/ 2007	2005/ 2006	2004/ 2005	
General Commitments							
Clause 2.1	Effective disclosure of information	Nil	Nil	4	Nil	Nil	4
Clause 2.2	Acting fairly, reasonably and in a consistent and ethical manner	5	3	6	3	Nil	17
Clause 7	Staff trained and have an adequate knowledge of the Code	Nil	Nil	1	Nil	Nil	1
Clause 11	Provision of Copies of Information	Nil	1	Nil	1	Nil	2
	TOTAL	5	4	11	4	Nil	24
Provision of Banking Service							
Clause 19	Direct Debits	1	Nil	Nil	Nil	Nil	1
Clause 24	Provision of statements of account	Nil	Nil	1	Nil	Nil	1
	TOTAL	1	Nil	1	Nil	Nil	2
Provision Of Credit							
Clause 25.1	Exercise the care and skill of a diligent banker in credit assessment	Nil	Nil	1	Nil	Nil	1
Clause 25.2	Dealing with customers in financial hardship	1	4	8	4	Nil	17
Clause 29	Compliance with debt collection guidelines	1	3	4	1	Nil	9
	TOTAL	2	7	13	5	Nil	27
Other							
Clause 33	Electronic Communications	Nil	Nil	1	Nil	Nil	1
Clause 35	Internal dispute resolution processes	3	3	7	Nil	Nil	13
Clause 37	Information about external dispute resolution processes	Nil	Nil	3	Nil	Nil	3
Clause 32	Branch Closure Protocol	1	Nil	Nil	Nil	Nil	1
Clause 10	Terms & Conditions	Nil	Nil	Nil	Nil	Nil	Nil
	TOTAL	4	3	11	Nil	Nil	18
Total Breaches		12	14	36	9	Nil	71