From:
Sent: Sunday, 7 October 2018 12:31 PM
To: Foreign Exchange and Remittance

Subject: Fwd: Querying bank

----- Forwarded message -----

From:

Date: Sun, 7 Oct 2018 at 08:10

Subject: Fwd: Querying bank

To: < forex@accc.gov.au>

----- Forwarded message -----

From:

Date: Wed, 3 Oct 2018 at 15:55

Subject: Fwd: Querying bank

To: < info@fos.org.au>

----- Forwarded message -----

From: <u>info@fos.org.au</u> < <u>info@fos.org.au</u>>

Date: Wed, 3 Oct 2018 at 05:33

Subject: RE: Querying bank

To:

Dear

We have received your email, however it is not clear that you intended to lodge a dispute with us.

Advice

The Financial Ombudsman Service Australia does not provide any financial or legal advice. If you are having difficulty obtaining legal advice, we suggest you contact the National Association of Community Legal Centres by visiting their website: www.naclc.org.au.

The role of the Financial Ombudsman Service

The Financial Ombudsman Service Australia (FOS) is an independent dispute resolution service that considers disputes between consumers and Financial Services Providers. We can consider certain types of disputes about banking, credit, insurance, investments and other financial services.

FOS only has jurisdiction to consider disputes if the Financial Services Provider concerned is a member of FOS. A list of our members can be found here: www.fos.org.au/members.

Financial Difficulty

Our service extends to disputes arising from parties who are unable to meet their repayments under a credit facility. If you are faced with such a situation please find more information here: http://fos.org.au/public/download/?id=6321&sstat=298088

Lodging a dispute

If you have a dispute that you have been unable to resolve with one of our members and you would like to lodge a dispute, the quickest and easiest way to do this is by visiting our website at www.fos.org.au/disputes. If you have not already done so, you should first contact the Financial Services Provider's internal dispute resolution area to discuss the issue directly.

Queries

If you have any questions:

call: 1800 367 287email: info@fos.org.au

Kind regards,

| Operational Support

Operational Support Unit

Financial Ombudsman Service (FOS) Australia Limited

Free Call: 1800 367 287 | F: 03 9613 6399

www.fos.org.au

Please consider the environment before printing this email

From:

Sent: Tuesday, 2 October 2018 4:00 PM

To: info@fos.org.au

Subject: Fwd: Querying bank

----- Forwarded message -----

From:

Date: Fri, 28 Sep 2018 at 21:13

Subject: Querying bank
To: nsw.gov.au>

Dear Sir or Madam,

Can you tell me why this bank who i have been with since 17, i am now 79, has the right to charge me almost 30 dollars every time i draw out money here in Thailand. Over the years i have paid in excess of 20,000 Dollars from my PENSION. which goes back in portion to the govt in taxes. take 150 baht extra from using the Account, that they pay to my bank here in Thailand

I have contacted , and they have refunded me 1,000 dollars. I have revised my original amount, which is much closer to the truth.

The proportion of my PENSION, they take in International transfer of money's, has a very deleterious affect on my living, i am only allowed to take out 20,000 Baht at a time and 3 times a month (plus) this works out to be unreasonable. Can you please tell me if they have the right to do so,? how many others are paying this to pay indicated here. I pay all my medical expenses from my pension, and over the past 5 years this has grown to be exorbitant..

I have Australian friends who beat the system illegally, but i have never, never, done anything illegal, and at 79, will not start now..I have all my account statements going back many years, to verify what i have stated above.

Thank you in anticipation of you response, Any question to me will be answered, by return.

I am, Yours Faithfully.

IMPORTANT The contents of this email (including any attachments) are confidential and may contain privileged information. Any unauthorised use of the contents is expressly prohibited. If you have received this email in error, please notify us immediately by Telephone: 1800 367 287 (local call) or by email and then destroy the email and any attachments or documents. Our privacy policy is available on our website.