From: Steve Blinkhorn

Sent: Monday, 31 October 2022 4:54 PM

To: HANRAHAN, Kaitlin

Cc: Michelle Jakubauskas; Amanda Pullinger; Christine Cupitt

Subject: RE: Authorisation number: AA1000441 – Reporting conditions [SEC=OFFICIAL]

Attachments: 221028 - Basic bank accounts - Data for ACCC.xlsx

Dear Kaitlin,

The table below contains the required Basic Bank Account (BBA) reporting for the 12-month period to 31 August 2022.

We draw your attention to the reporting for Bank 7 and Bank 9 for this 12-month period which represents an updated response for the following reasons:

- Bank 7 does not meet the BBA definition which extends beyond "no or low fee" accounts and includes the other criteria listed in Banking Code of Practice clause 44B.; and
- Bank 9 has never offered a BBA, as they do not offer a choice of debit card or scheme debit card as required by clause 44B(e) of the Banking Code of Practice.

We have also attached an updated table for the 2021 reporting period which removes specific product names. Please replace the current file with this file for the purpose of public reporting.

Please confirm receipt of this information. If there any questions at all please reach out to me directly.

Kind Regards Steve

| Catagony | Whether continued, ceased, or does not offer basic bank accounts | | | |
|----------|--|--|--|---|
| Category | Commenced | Continued | Ceased | Does not offer product |
| Α | | Υ | | |
| Α | | Υ | | |
| Α | | Υ | | |
| A & B | | Υ | | |
| Α | | Υ | | |
| Α | | Υ | | |
| Α | | | | Υ |
| Α | | Υ | | |
| Α | | | | Υ |
| В | | Υ | | |
| В | | Υ | | |
| В | | Υ | | |
| В | | | | Υ |
| В | | Υ | | |
| | A A & B A A A A B B B | Commenced A A A A A A A A B B B B B B | Category Commenced Continued A Y | Category Commenced Continued Ceased |

| 6 | В | Υ |
|---|-------|---|
| 1 | Uncat | Υ |
| 2 | Uncat | Υ |
| 3 | Uncat | Υ |
| 4 | Uncat | Υ |
| 5 | Uncat | Υ |

Steve Blinkhorn

Director Legal Affairs



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: W: <u>ausbanking.org.au</u>

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The ABA acknowledges that our office sits on the traditional land of the Gadigal people of the Eora nation and that our member banks and their services are located across many traditional lands of Aboriginal and Torres Strait Islander peoples. We pay our respect to all first nation peoples and thank them for their custodianship of our country over thousands of years.