

Mr. Paulo Torre Maia  
Managing Director  
HSBC Bank Australia  
32 / 580 George Street  
SYDNEY NSW 2000

4 May 2012

Dear Mr Torre Maia,

### HSBC AUSTRALIA BANK'S PROBLEMATIC CODE

The JMA Parties have asked me to write to you regarding the bank's problematic banking code. As the bank's Managing Director and Director of the Australian Bankers' Association, this is a subject you will be familiar with.

We refer you to the *bankinfo*.com website asserting the bank permitted dual contracting to exist. This allowed it to obtain commercial and financial advantages in dealings with customers and small businesses. You have been Managing Director of the bank since 2009 and throughout this period you withheld this information from customers, their lawyers and the courts.

Considering the evidence available, you must either accept responsibility for the bank's conduct or testify to both your and HSBC Australia Bank's non-involvement and disapproval of this deceptive dual contracting arrangement.

Yours sincerely,



Julia Travers

Per: JMA parties and Staff of the Jenolan Village  
PO Box 480, Edgecliff NSW 2027

*Copy: JMA Parties; Directors, HSBC Australia Bank Limited*

*Senate Committee Report (Submission No. 90):*

[http://www.aph.gov.au/Parliamentary\\_Business/Committees/Senate\\_Committees?url=economics\\_ctte/banking\\_comp\\_2010/submissions.htm](http://www.aph.gov.au/Parliamentary_Business/Committees/Senate_Committees?url=economics_ctte/banking_comp_2010/submissions.htm)