



## Code Compliance Monitoring Committee

### Submission to the review of the Code of Banking Practice

#### Statistics of Code Breaches found by the Committee

CLAUSE	DESCRIPTION	NUMBER of BREACHES 2007/2008**	NUMBER OF BREACHES			TOTAL BREACHES
			2006/2007	2005/2006	2004/2005	
<b>GENERAL COMMITMENTS</b>						
Clause 2.1	Effective disclosure of information	Nil	4	Nil	Nil	4
Clause 2.2	Acting fairly, reasonably and in a consistent and ethical manner	1	6	3	Nil	10
Clause 7	Staff trained and have an adequate knowledge of the Code	Nil	1	Nil	Nil	1
Clause 11	Provision of Copies of Information	1	Nil	1	Nil	2
<b>PROVISION OF BANKING SERVICE</b>						
Clause 24	Provision of statements of account	Nil	1	Nil	Nil	1
<b>PROVISION OF CREDIT</b>						
Clause 25.1	Exercise the care and skill of a diligent banker in credit assessment	Nil	1	Nil	Nil	1
Clause 25.2	Dealing with customers in financial hardship	4	8	4	Nil	16

## ANNEXURE E

Clause 29	Compliance with debt collection guidelines	3	4	1	Nil	8
<b>OTHER</b>						
Clause 33	Electronic Communications	Nil	1	Nil	Nil	1
Clause 35	Internal dispute resolution processes	1	7	Nil	Nil	8
Clause 37	Information about external dispute resolution processes	Nil	3	Nil	Nil	3
	<b>TOTAL BREACHES</b>	10	36	9	Nil	55
<b>TOTAL DETERMINATIONS*</b>		8	20	9	1	38

\*Some complaints involved the breach of more than 1 clause of the Code  
Includes determinations where no breach was found.

\*\*Figures for the 07/08 year as at 26 February 2008.