

NON-NEGOTIABLE

VERIFIED CARDHOLDER BILLING ERROR DISPUTE FORM

DATE: 22nd March 2012



REGISTERED POST ID: 506624638013

Westpac Banking Corporation
ACN: 33 007 457 141

Attn: Ms Gail Kelly
Managing Director & Chief Executive Officer:
275 Kent Street
Sydney, NSW 2000
CC: Mr George Brooks
CC: Financial Services Ombudsman (276359)

ACCOUNT IN DISPUTE: 

Good morning Ms Kelly,

I wrote to you on 7th March 2012 concerning billing errors on my account. The monthly statements are inaccurate because they reflect several errors:

- 1) A bank liability (money owed to me), and not a debt.
- 2) Debits on my account related to unauthorized transactions, including overdrawn fees related to those transactions

That letter included the statement:

THIS NOTICE CONSTITUTES A NOTICE TO CEASE TELEPHONE COMMUNICATION

Since then I have received two phone calls, one from Mr George Brooks (03 8558 0277/ 0429 294 199) on Tuesday 20th March at 4.30pm, and one from Sharon Johnson (blocked number) on Thursday 22nd March at **4.13am**. Ms Johnson identified herself clearly, twice, as calling from Westpac in New York (both calls are logged on my phone records).

I request that all correspondence is to be in writing and that you are to cease all telephone communication in accordance with ACCC & ASIC Debt Collection Guidelines.

Yours faithfully,

Signature

Date: _____

**NOTICE TO THE PRINCIPLE IS NOTICE TO THE AGENT
AND NOTICE TO THE AGENT IS NOTICE TO THE PRINCIPLE**