

FROM: [REDACTED]

15th October 2012

Mr PHILLIP COFFEY - CFO Westpac

Westpac Centre

275 Kent Street Sydney, NSW 2000

CC: Ms GAIL KELLY – MD & CEO Westpac Banking Corporation

Dear MR COFFEY,

FOLLOW-UP DEMAND NOTICE#3

INVOICES: AS ITEMISED IN WBC STATEMENT 5

Minimum Payment Due: \$94,500.00

Account Balance: \$94,500.00

Despite my previous requests for payment, you remain in default of your obligations under Contract Law and the Bills Of Exchange Act and Un-rebutted Agreement via Tacit agreement, because you have failed to make the full minimum payment on the due date.

I now have the right to enforce My Rights immediately and will give you one last opportunity to remedy your defaults. Specifically, I will permit you to pay the minimum payment of \$94,500.00 within 7 days of receipt of this letter. If full payment is not received within 7 days, then the matter may be forwarded to a debt collection agency.

This is not a waiver of My Rights. If you fail to pay the full account balance (minimum payment), within the prescribed time, I may, without further notice to you, commence enforcement action against you and your agents, to enforce My Rights via the aforementioned tacit agreement, by acquiescence, between our two parties. If I do so, I will seek from you my enforcement expenses.

I will also advise one or more credit reporting agencies of your default. This will result in a default listing against your name, which will impact your ability to rebuild a good reputation within the domestic and commercial communities.

**Make all cheques payable to [REDACTED]
Total due within 7 days of receipt of this letter (22nd October).**

You may only use my name when sending payment. Late payment Fee of A\$1,000.00 per day will continue to apply and invoiced. Thank you for your business. Authorised Representative. All Rights Reserved. Errors & Omissions Excepted WITHOUT PREJUDICE – WITHOUT RECOURSE – NON-ASSUMPSIT

Without prejudice,

By: [REDACTED]

No assured value, No liability. Errors & Omissions Excepted.
All Rights Reserved. WITHOUT RECOURSE – NON-ASSUMPSIT
NOTICE TO THE PRINCIPLE IS NOTICE TO THE AGENT
AND NOTICE TO THE AGENT IS NOTICE TO THE PRINCIPLE

WBCDN3