

NON-NEGOTIABLE
Without Prejudice - As per UCC 1-308

[REDACTED]
[REDACTED]
[REDACTED]
24th March 2014

Gail Kelly acting as Chief Executive Officer
WESTPAC BANKING CORPORATION
275 Kent Street
Sydney 2000
New South Wales, Australia
ABN: 33 007 457 141
Fax: 1300 651 210
Posted: pn.i-uv.com/gail-kelly-wbc

CC: Jason Yetton Collections Department

Your Reference: 4564 7170 [REDACTED]

Dear Ms Kelly

I would be happy to settle any financial obligation I might lawfully owe, as soon as I have received the following documentation from you:

1. Validation of the debt (the actual accounting);
2. Verification of your claim against me (a sworn affidavit or a hand signed invoice in accordance with The Bills of Exchange Act 1909);
3. A copy of the contract signed by both parties and therefore binding both parties.
4. Please also provide me with a true and certified copy (NOT photocopy) of the Original Note (Credit Agreement), under **penalty of perjury** and with **unlimited liability** and confirm that this Note, has never been sold. Please also confirm the name of the individual who is the duly authorised representative from your company, who has carried out due diligence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and what actions s/he has taken in relation to this account.

I hereby give you ten (10) days to reply to this notice from the above date with a notice sent using recorded post and signed under full commercial liability and penalties of perjury, assuring and promising me that all of the replies and details given to the above requests are true and without deception, fraud or mischief. Your said failure to provide the

aforementioned documentation within ten (10) days, from the above date, to validate the debt, will constitute your agreement to the following terms:

1. That the debt did not exist in the first place;

OR

2. It has already been paid in full;

AND

3. That any damages I suffer, you will be held culpable;

4. That any negative remarks made to a credit reference agency will be removed;

5. You will no longer pursue this matter any further.

6. You agree to pay all fee schedules.

Please Note: I wish to deal with this matter in writing and I do not give your organisation permission to contact me by telephone. Should you do so, I must warn you that the calls could constitute 'harassment' and I may take action under The Trade Practices Act 1974 (Cth) and/or the Australian Securities and Investments Commission Act 2001 (Cth).

Yours sincerely,

By: Sovereign [REDACTED]

Authorised Agent and Representative for [REDACTED]

No assured value, No liability. Errors & Omissions Excepted. All Rights Reserved.

WITHOUT RECOURSE – NON-ASSUMPSIT

Calls maybe recorded

NOTICE TO THE PRINCIPAL IS NOTICE TO THE AGENT AND NOTICE TO THE AGENT IS NOTICE
TO THE PRINCIPAL