

Commonwealth Bank

Commonwealth Bank of Australia
ACN 123 123 124

Branch/Department State
Section Name

Commonwealth Bank
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Bunyip Vic 3815
Australia

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Victorian & Civil Administrative Tribunal
GPO Box 5408CC
Melbourne Vic 3001

16 February 2004

Dear Sir/Madam

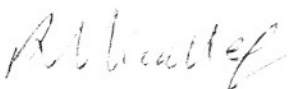
RE: VCAT FILE NUMBER: G40703

Mrs Lynette Croll
PO Box 114
Garfield Vic 3814

We would like to advise your office that the staff at Bunyip Branch of the Commonwealth Bank have always dealt with Mrs Lynette Croll directly in relation to her accounts. We have never been advised of any Power of Attorney being established for anyone else to act on her behalf in relation to her own financial matters.

Mrs Croll has always been in charge of her own financial affairs and therefore we have only acted upon her own instructions. Mrs Croll has always been appreciative of the efforts of the staff at Bunyip Branch which makes it a pleasure for us to deal with Mrs Croll on all occasions.

Yours sincerely



Rosa Micallef
Customer Service Officer
Bunyip Branch (BSA)

T/lc/lcroll