

FSI Public Forum Feedback – Sydney, 20 August 2014

<i>Question/Comment</i>	<i>Response</i>
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<p><u>CBA treatment of Bankwest customers</u></p> <p>Does the FSI seek to address the imbalance of power between SME and the bank so that SME are better protected.</p>	<ul style="list-style-type: none"> • Our mandate is not to look at individual cases. • However, the form of loan contract for SME lending may include many clauses that could be considered unfair. In some respects, it is akin to a margin loan. • In the case of listed mergers between banks, there are not normally these indemnity

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	clauses that were a part of the CBA bankwest merger.
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