## **Australian Post banking service**

To whom it may concern,

The big four banking groups are closing branches all over Australia. The ANZ alone targets 167 branches for closure this year, 5 of them now closed within 10 km of my home in Ballajura, WA. The only ANZ branch now immediately accessible to me is the ANZ branch at Malaga. This branch has four teller booths available, but the last time I visited, only one booth was open for business and a queue of 23 extended out the door and across the foot path.

With a full year profit to Sept 2021 of \$6,162,000,000 the ANZ is doing very well financially from its privileged position as a conduit of our Reserve Bank's funds into the community. Clearly the four pillars arrangement is an exclusive club that serves the participating banks and their shareholders, but, with the closure of branches and ATM facilities, does not adequately serve the Australian community. So I ask; why the opposition to utilising Australia Post offices and agencies to serve Australian citizens with a peoples bank in all those regions that the big four banks are currently withdrawing from? Could it be that our current Federal Government wish to impose digital banking upon the hapless Australian citizen, again to suit the efficiency of the big four at the expense of the Australian people?

Please consider my appeal for Treasury, and the current Government, to consider utilising Australia Post's existing assets as a "people's bank", particularly in areas the big four consider no longer meet their profit expectations, expectations that I have observed as an Australian for over 70 years, cannot, and will not ever be satisfied.

Please acknowledge receipt of my contribution to the petition buy e-mail reply.

Yours, Ian Donald Glover