

I am the President of WA Self Funded Retirees Inc. and offer the following thoughts in relation to the government's intention to progressively abolish cheques - commencing in 2025.

Whilst your consultation paper acknowledges some problems that will arise with the proportion of the public who do not have access to internet services, or may be incapable of using what might be available, in addition to those residing in remote country areas with no access to Banks etc., there is no clear indication how these issues will be dealt with. It is one thing to say "*Government and industry are already engaging in education, infrastructure and outreach programs*" but it is very likely that such steps will not be sufficient to handle the problems that will arise.

As you must realise, there are numerous circumstances where this proposed policy will cause severe confusion, and disruption, to many different groups - some examples are as follows

- there are parts of Australia with inadequate (or none) internet coverage/mobile phone coverage
- there are, also, some remote localities with no Banks and some with no Post Office within a reasonable distance
  - natural disasters (storms, cyclones, bush fires, flooding, lightning strikes etc.) can exacerbate such difficulties
- there continues to exist a number of elderly people who either have little (or none) knowledge of computer usage
  - and are unlikely to change
- with major capital purchases such as a new motor vehicle, real estate, paying a RAD deposit, or making a large investment, it has been very common to pay via a Bank cheque
- dealing with deceased estates causes complexity when the executor has a name - but no Bank details (or internet addresses) for beneficiaries
  - a Bank cheque is the only way in which such large amounts can be distributed.

The prospect of losing access to Bank cheques is, to some people, frightening. Transfer of large sums of money (? millions ?), as often happens in property finances, will not be easy if the internet is the only answer.

**There has to be an alternative that is understood by everyone, and is as foolproof (as can be), from illegal scammers.**

We understand that this paper has not yet been approved by the government so there is still an opportunity to wait several years before implementation.

Note: There are examples where a government has announced a course of action but, at some later date, have "frozen" any further action for a number of years e.g. the SG levy, amalgamation of Home Care packages with the CHSP (now "not before July 2027").

A delay of 10 years could/should minimise the number of problems that will undoubtedly arise

- it will give additional time for an increased level of internet/mobile coverage
- plus minimise the number of elderly people who will be affected.

We would appreciate your acknowledgement of these comments, and, if possible, a response indicating how you see these issues being addressed.

Yours sincerely

Ron de Gruchy OAM  
President  
WA Self Funded Retirees Inc.