

To Whom it May Concern,

I am the Treasurer of a small Staff Social Club operating within a health care organisation. A Committee of 12 oversees the running of the club, on a volunteer basis in our own time. The Social Club currently utilises cheques for any expenditure & whilst banking may see this as an antiquated system & too costly to service, this system works extremely well for the Club, committee, members & auditors.

Along with activities, offers & prizes for staff, a major part of the Social Club's activities are provided for residents living within the organisation's residential care units. Some of the activities provided to residents include purchasing a gift for each resident at Christmas time, items purchased for units to enhance resident quality of life, contribution to run specific days e.g. BBQ's, special resident activities. In the scheme of government funding, small fry but makes a big difference to the resident's quality of life.

The benefits provided to Social Club members are usually to assist staff to relax & take time out, which a lot would not normally do. Vouchers at café or prizes for meals, beautician/massage etc, Our current fees are \$2.00 per fortnight (approx. 260 members) & additional special effort members \$2.00 per fortnight (approx. 160 members), so not a high income from fees.

I am writing to request that the Government, does not stop or allow banks to stop the practise of using cheques, as part of their business & services offered to customers. The reason for this request is:

- The Club requires committee to authorise expenditure & two authorised committee members to sign each cheque.
- For expenditure, the club will either issue a cheque to the business, item will be purchased or committee member pays, provides a copy of the receipt & is then reimbursed via a cheque.
- The Club does not have a credit card or eftpos account card – Would need several cards to give to each committee members, to go shopping, during the busy Christmas this is extremely difficult & lose the 2 part authorisation requirement. Keeping track of credit card expenditure is a major issue.
- To utilise internet banking, the account would need to be listed under one person's account, cannot be listed as a club, bank staff advised our Committee this was a requirement & for security reasons this was deemed not feasible.
- Banks claiming the cheque system is too expensive to service, seems absolutely ridiculous when banks are making record profits each year.
- No banking system is fraud proof and whilst fraud can occur with cheques, is even more prevalent with credit cards & internet banking but this is the path banks & governments seem to be pursuing.

I really hope you will listen to a small, not for profit club, that doesn't have the same requirements & structures available to small & large businesses and allow cheques to be utilised within the banking system.

Kind regards

Lisa Pollard - Treasurer, Castlemaine Health Social Club