

Dear Director
Payments Strategy & Policy

The cheque system of payments is long established, effective, and trusted system, which allows people to make payments without computers. While there has been a large move towards using the electronic BSB transfer of funds there are many people who are not computer literate and a growing number who have been exposed to scams where their bank accounts have been accessed illegally through the electronic systems. Power outages, bank system repairs and down-times and other roadblocks are obstacles which also affect the BSB system.

While the banks are in favour of this because it suits them in their pursuit of efficiency, staff cuts, and profits, it removes choice from those customers who prefer to use cheques or are not able to use computers, furthermore with the huge number of bank closures and ATM machines the matter of customer convenience and choice appears to be left out. The cheque book is an efficient easy to operate system that allows users to manage payments and bank balances without having to rely on computers. And just think about the opportunities to send charities money quietly and carefully or a rewarding cheque to grand children who have passed exams or good deeds (and other examples) that will suffer.

Why dump a system that has served us so well for so long. It's like cash people still want a system they understand and that gives them a choice and avoids being herded into a system that suits the banks and their drive for profits.

I urge you to avoid any move that will bring an end to the use of cheques.

Sincerely,

Kim Dunstan (Mr)