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Mr. Andrew Thorburn

Group Chief Executive Officer

National Australia Bank

800 Bourke Street, Docklands

Melbourne, Victoria 3008

**Request assistance to close a Visa credit card 4557 0256 6523 0004 of a Russian card holder, Valery Matyukhin, who died on 26 December 2013**

My name is Philip James Johnston. I worked from CBA for 37 years and retired in 2007.

A friend of mine is Sergey Shulubin who lives in St Petersburg, Russia with his wife Anna. Their email is funster@gmail.com . Their phone is +79215686378. Their Skype phone is funster428.

Below is an extract of a recent email from Sergey to me:

**“From:** Sergey Shulubin [mailto:funster@gmail.com]
**Sent:** Saturday, 22 November 2014 11:23 PM
**To:** Phil Johnston
**Subject:** Questions

Hey Phil,
My wife, Anna’s father, Valery Matyukhin, passed away almost a
year ago. He got a VISA card from NAB when he was cruising
around as trade ship captain. There's a zero balance at the moment
and we'd like to close it before it's charged $70 annual fee
as there's no use of it anymore. We've got a friend in Perth
who receives all correspondence from the bank regarding this
card, she tried to contact bank, but they refused and said
that the owner should contact in person. Unfortunately we
don't have any information on PIN-codes, Internet banking etc.
only card itself and paper statements.

Regards, Sergey”

Last Wednesday I visited NAB at Warringah Mall with the enclosed copy of a death certificate and copy of recent Visa card statement.

I was told that I would need to –

1. have the deceased cardholder’s daughter certify that the enclosed copy of the death certificate was true and correct and that she was in possession of the original death certificate; and
2. bring an English translation of the death certificate for the late Valery Matyukhin.

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In accordance with this advice, today I returned to NAB Warringah Mall with the above-mentioned certified death certificate and an English translation of the death certificate which are enclosed.

A female NAB employee ‘phoned your Head Office and returned to tell me that the death certificate and English translation would need to be certified by a lawyer in Russia.

The Visa card presently has a $0.14 cent credit balance.

I seek common sense to prevail and NAB to close the Visa card because the below listed enclosed correspondence is adequate evidence that the cardholder, the late Valery Matyukhin, has no need for it:

1. “**To whom it may concern**” hand written note from Anna Matyukhin [1 pg]
2. Copy of recent Visa card statement for 4557 0256 6524 0004 [1 pg]
3. English translation of death certificate for the late Valery Matyukhin [1 pg]
4. Death certificate written in Russian for the late Valery Matyukhin [1 pg]

Yours sincerely

Philip Johnston