Unit 5, 13-15 Stokes StLane Cove North NSW  2066

**scribepj@bigpond.com** 0434 715.861

23 September 2022

**Confidential**

Mr Alan Kirkland                                                    **media@choice.com.au****0430 172 669**

CHOICE Australian Consumers' Association
57 Carrington Road,

Marrickville NSW 2204 **DRAFT DRAFT DRAFT**

Dear Mr Kirkland

**The long awaited 'Review of the Reserve Bank'**

**Three Questions regarding** [**Credit Card Products**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CDefinedTerms%5CCredit_Card_Products.htm) **for the Federal Treasurer concerning** [**Australia's Principal Regulator of the Payments System**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CDefinedTerms%5CParliamentary_Bestowed_Mandate.htm) **adherence to its** [**Statutory Obligations**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CDefinedTerms%5CStatutory_Duty.htm) **to** *"*[**best contribute to.......... the economic prosperity and welfare of (ALL) the people of Australia**](https://www.rba.gov.au/about-rba/our-role.html)"**, in particular application of the** [***User Pays Principle***](https://muggaccinos.com/CreditCards/DefinedTerms/User_Pays_Principle.htm)

You would be aware that the RBA’s past supervision of Credit Cards is not included in the current Review of the Reserve Bank of Australia.

**"**[**3.  The Review will exclude the RBA's payments, financial infrastructure, banking, and banknotes functions**](https://ministers.treasury.gov.au/ministers/jim-chalmers-2022/media-releases/review-reserve-bank#:~:text=The%20Review%20of%20the%20Reserve%20Bank%20of%20Australia,Review%20will%20assess%20Australia%E2%80%99s%20monetary%20policy%20arrangements:%201.1.)**".**

On 7 Sept 2022 I posted the below letter to the Federal Treasurer on CD, USB Stick and A4 paper:

        [**Letter to Dr. Jim Chalmers, Federal Treasurer dated 7 September 2022**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CComms%5CLetter_to_Jim_Chalmers_7-Sept-22.htm)**.**

My comprehensive letter asserts that [**Australia's Principal Regulator of the Payments System**](https://muggaccinos.com/CreditCards/RBA/Box_8A.jpg), namely the RBA, with regard to Credit Cards, has breached its [**Statutory Duty**](https://muggaccinos.com/CreditCards/DefinedTerms/Statutory_Duty.htm) and its [**Fiduciary Duty**](https://muggaccinos.com/CreditCards/DefinedTerms/Fiduciary_Duty.htm) to *"*[**best contribute to.......... the economic prosperity and welfare of (ALL) the people of Australia**](https://www.rba.gov.au/about-rba/our-role.html)".  (The hundreds of embedded URL threads in my Letter to the Federal Treasurer are accessible by reading it from the USB Stick or the CD that accompany this letter to you.  A CD will auto-open in a Windows Operating System at my above noted letter to the Federal Treasurer)

Below is a pertinent extract from my [**Annexure A**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CComGovReview2022%5CAnnexure_A.htm) (to my Letter to the Federal Treasurer 7 Sept 2022 that lists why I selected you as one of 40+  **Interested Journalists, Financial Counsellors and Consumer Action Groups** that have expressed concerns over many years over *inter alia*[**Predatory Advertising**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CDefinedTerms%5CPredatorySaleOfAFinancialProduct.htm)of some[**Credit Card Products**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CDefinedTerms%5CCredit_Card_Products.htm)**,** often charging [**Usurious Unsecured Personal Loan Interest Rates**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CDefinedTerms%5CUsury_Unsecured_Interest_Rates.htm) that have overtly [**Targeted Credit Cardholders with Low Financial Literacy Capacity**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CDefinedTerms%5CNumeracyAndLiteracyTargeting.htm)[**Financially - Uneducated And Vulnerable Australians**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CDefinedTerms%5CFinancially_Uneducated_And_Vulnerable.htm)**,** often thereby suffering [**Extreme Financial And Emotional Distress**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CDefinedTerms%5CExtreme_Financial_And_Emotional_Distress.htm) largely due to the RBA not enforcing the[***User Pays Principle***](https://muggaccinos.com/CreditCards/DefinedTerms/User_Pays_Principle.htm) to Credit Cards:

[**Alan Kirkland -**](https://www.choice.com.au/authors/alan-kirkland)  [**My job is to lead our fight to make markets fair, just and safe for Australian consumers**](https://www.choice.com.au/authors/alan-kirkland)"

[**Alan Kirkland -**](https://www.choice.com.au/authors/alan-kirkland) [**$6.3 billion stolen from the pockets of Australians by banks:"**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CChoice%5C%246.3%20billion_stolen_from_pockets_of_Australians_by_banks_CHOICE.htm)  -  June 2020

Pursuant to [**Section 11(1) of the Reserve Bank Act 1959**](http://www.austlii.edu.au/au/legis/cth/consol_act/rba1959130/s11.html), the RBA should have recommended to the Commonwealth Govt. that it (RBA) be authorised to re-impose a maximum interest rate *Cap* on [Credit Cards](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CDefinedTerms%5CDebit_Cards.htm) as far back as June 1992.  [**That maximum interest rate *Cap* on Credit Cards had stood at 18% until it was removed in April 1985**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CRBA%5CPrice_stickness_in_credit_card_interest_rates.htm) when the spread/margin between [**Overnight Cash Rate**](https://www.rba.gov.au/statistics/cash-rate/) and that 18% interest rate *Cap* was less than 1%.  A maximum interest rate *Cap* should have been re-imposed when the spread blew out as far back as[**June 1992 when the spread between the Overnight Cash Rate and the average Purchase interest rate exceeded 16%**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CParliament%5CWrittenQuestions%5CChapter_5.htm), particularly as the RBA has advocated application of the [***User Pays Principle***](https://muggaccinos.com/CreditCards/DefinedTerms/User_Pays_Principle.htm)to Credit Cards.

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“[The Reserve Bank of Australia review, set to be announced by Treasurer Jim Chalmers on Wednesday, will also look at its culture, **operations, governance and other aspects of monetary policy**. Chalmers said it was part of his government's commitment to a broad review of monetary policy in Australia and **aimed at "ensuring we have the world's best and most effective central bank into the future"**](https://www.9news.com.au/national/reserve-bank-review-government-launches-first-reserve-bank-review-since-the-90s/37aacba1-1eac-41dc-a4e9-8651095a3c1e)**.**

**“**[**Dr Jim Chalmers says the review is all about ensuring the bank makes the right decisions into the future.**](https://7news.com.au/sunrise/federal-treasurer-jim-chalmers-announces-historic-review-of-reserve-bank-c-7579338)**”**

If the Commonwealth Govt. wants the RBA Board to “….**make the right decisions in the future**”, the Commonwealth Govt should be more familiar with the [**Reserve Bank Act 1959**](https://www.legislation.gov.au/Details/C2015C00201#:~:text=Reserve%20Bank%20Act%201959%201%20%281%29%20A%20member,the%20Remuneration%20Tribunal%20Act%201973.%20More%20items...%20) and the [**Payment Systems (Regulation) Act 1998**](http://www8.austlii.edu.au/cgi-bin/viewdb/au/legis/cth/consol_act/psa1998333/)and the RBA’s ‘[**Our Role**](https://www.rba.gov.au/about-rba/our-role.html)’ document that includes to *"*[**best contribute to.......... the economic prosperity and welfare of the people of Australia**](https://www.rba.gov.au/about-rba/our-role.html)”.

There doesn’t seem to be a Review Commissioner, say a retired High Count or Federal Court Judge that holds final carriage on this review to be provided to the Treasurer no later than March 2023. Have periodic reviews of the performance of The Bank of England or the U.S. Federal Reserve adopted a similar structure of “[**A panel of three experts from Australia and overseas”**](https://ministers.treasury.gov.au/ministers/jim-chalmers-2022/media-releases/review-reserve-bank#:~:text=The%20Review%20of%20the%20Reserve%20Bank%20of%20Australia,Review%20will%20assess%20Australia%E2%80%99s%20monetary%20policy%20arrangements:%201.1.)?

Why have Australians not been invited to make a submission to this review which is seemingly some 30+ years since a previous review?

NB: I have today posted the same letter and the associated CD, USB and A4 to three finance journalists (Ross Greenwood, David Koch and Paul Clitheroe) that were questioned about Credit Cards by Economic References Committee chairman, Labor’s Sam Dastyari, and
Liberal Sean Edwards, at the Senate Inquiry at the Sofitel Wentworth in Sydney on Sept 1, 2015 and were vocal in their criticism of predatory marketing of Credit Cards ruining the lives of many Australians with low 2 [**Financial Literacy Capacity**](https://muggaccinos.com/CreditCards/DefinedTerms/Financial_Literacy.htm).

 **Sam Dastyari @samdastyari** "[**It is run like a secret society. No one can explain why this is a function retained by the RBA," he said. "The Payment Systems Board is the least transparent, most secretive and poorly understood government body that is responsible for every transaction that takes place in this country**](http://www.smh.com.au/business/banking-and-finance/sam-dastyari-questions-rba-payments-powers-20150902-gjd4d1.html)."

 **“**[**Liberal senator Sean Edwards told Mr Sadaat that the benefits of credit cards including rewards programs and interest-free days were “all a fudge because behind it all was this insidious interest rate**](http://thenewdaily.com.au/money/finance-news/2015/08/27/asic-investigates-credit-card-lenders/)**.”** [**Liberal senator and references committee deputy chairman, Sean Edwards, said the credit card issue was “massive”.**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CNews%2Ccom%2Cau%5Csunrise_host_david_koch_says.htm)

Yours sincerely

 Phil Johnston aka [***Bank Teller***](http://www.muggaccinos.com/ChoresnCrew/Scribe/Scribe.htm)0434 715.861

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Mr David Koch            **sunrise@seven.com.au****david.koch@seven.com.au****(02) 8777 7777**

Seven Network (Sydney)

GPO Box 7077

Alexandria NSW 2015 **DRAFT DRAFT DRAFT**

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[**Sunrise host David Koch says Australians are being ‘ripped off’**](http://www.news.com.au/finance/money/costs/sunrise-host-david-koch-says-australians-are-being-ripped-off/news-story/95df156aa8c39c7bb8a47cf049107e49)- 28 Aug 2015

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Yours sincerely
 Phil Johnston aka [***Bank Teller***](http://www.muggaccinos.com/ChoresnCrew/Scribe/Scribe.htm)0434 715.861

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23 September 2022

**Confidential**

Mr. Ross Greenwood      **ross.greenwood@nine.com.au**    **ross.greenwood@skynews.com.au**

Business and Finance Editor,

Nine Network

24 Artarmon Road

Willoughby  NSW  2068 **DRAFT DRAFT DRAFT**

Dear Mr Greenwood

**The long awaited 'Review of the Reserve Bank'**

**Three Questions regarding** [**Credit Card Products**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CDefinedTerms%5CCredit_Card_Products.htm) **for the Federal Treasurer concerning** [**Australia's Principal Regulator of the Payments System**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CDefinedTerms%5CParliamentary_Bestowed_Mandate.htm) **adherence to its** [**Statutory Obligations**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CDefinedTerms%5CStatutory_Duty.htm) **to** *"*[**best contribute to.......... the economic prosperity and welfare of (ALL) the people of Australia**](https://www.rba.gov.au/about-rba/our-role.html)"**, in particular application of the** [***User Pays Principle***](https://muggaccinos.com/CreditCards/DefinedTerms/User_Pays_Principle.htm)

You would be aware that the RBA’s past supervision of Credit Cards is not included in the current review of the Reserve Bank of Australia.

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[**Why do the poor subsidise the wealthy?” Mr. Greenwood asked**](https://www.news.com.au/finance/business/banking/ross-greenwood-david-koch-and-paul-clitheroe-slam-banks-over-unconscionable-credit-card-lending/news-story/7d28639faa78ce83d749c0a12ada4ee3)**.**

On 7 Sept 2022 I posted the below letter to the Federal Treasurer on CD, USB Stick and A4 paper:

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My comprehensive letter asserts that [**Australia's Principal Regulator of the Payments System**](https://muggaccinos.com/CreditCards/RBA/Box_8A.jpg), namely the RBA, with regard to Credit Cards, has breached its [**Statutory Duty**](https://muggaccinos.com/CreditCards/DefinedTerms/Statutory_Duty.htm) and its [**Fiduciary Duty**](https://muggaccinos.com/CreditCards/DefinedTerms/Fiduciary_Duty.htm) to *"*[**best contribute to.......... the economic prosperity and welfare of (ALL) the people of Australia**](https://www.rba.gov.au/about-rba/our-role.html)".  (The hundreds of embedded URL threads in my Letter to the Federal Treasurer are accessible by reading it from the USB Stick or the CD that accompany this letter to you.  The CD will auto-open in a Windows Operating System at my above noted letter to the Federal Treasurer)

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[**Banks blasted for “unconscionable” credit card lending at Senate enquiry**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CFinder%5CBanks_blasted_for_unconscionable_credit_card_lending_Nov-2016.htm)

Pursuant to [**Section 11(1) of the Reserve Bank Act 1959**](http://www.austlii.edu.au/au/legis/cth/consol_act/rba1959130/s11.html), the RBA should have recommended to the Commonwealth Govt. that it (RBA) be authorised to re-impose a maximum interest rate *Cap* on [Credit Cards](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CDefinedTerms%5CDebit_Cards.htm) as far back as June 1992.  [**That maximum interest rate *Cap* on Credit Cards had stood at 18% until it was removed in April 1985**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CRBA%5CPrice_stickness_in_credit_card_interest_rates.htm) when the spread/margin between [**Overnight Cash Rate**](https://www.rba.gov.au/statistics/cash-rate/) and that 18% interest rate *Cap* was less than 1%.  A maximum interest rate *Cap* should have been re-imposed when the spread blew out as far back as[**June 1992 when the spread between the Overnight Cash Rate and the average Purchase interest rate exceeded 16%**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CParliament%5CWrittenQuestions%5CChapter_5.htm), particularly as the

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RBA has advocated application of the [***User Pays Principle***](https://muggaccinos.com/CreditCards/DefinedTerms/User_Pays_Principle.htm)to Credit Cards.

In Aug 2021 the spread between the [**Overnight Cash Rate**](https://www.rba.gov.au/statistics/cash-rate/)and the[**RBA determined annual Standard Credit Card Interest Rate**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CDefinedTerms%5CRBA_determined_standard_credit_card_interest_rates.htm)wasan astonishing 19.84% (19.94% minus 0.10%)

Less than two years ago the spread between the [**Overnight Cash Rate**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CDefinedTerms%5CCash_Rate.htm)of 0.10% and the highest [**Cash Advance**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CDefinedTerms%5CCash_Advance.htm)interest rate(Latitude Financial's *Go* MasterCard) approached 30%.  Latitude Financial's *Go* MasterCard had a [**Cash Advance**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CDefinedTerms%5CCash_Advance.htm) interest rate of [**29.49% until March 2019**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CDefinedTerms%5CHighestInterestRateCreditCards.htm).  [**Presently it is 25.9%, but now incorporates a Cash Advance Fee of $3 or 3% of the cash advance, whichever is greater**](https://www.gomastercard.com.au/features/rates-and-fees.html)= 28.9%. [**It also charges an explicit 'Late fee' of $35 a**nd **$8.95 monthly account service fee when outstanding balance is greater than $10**](https://www.gomastercard.com.au/?gclid=EAIaIQobChMIuID29rb6-QIVmHwrCh0APAyaEAAYASABEgIzr_D_BwE&gclsrc=aw.ds).

Little wonder that [**Credit Cardholders**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CDefinedTerms%5CCredit_Cardholders.htm)with low [**Financial Literacy**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CDefinedTerms%5CFinancial_Literacy.htm)get lured into applying for a **Latitude Financial GO Mastercard because of deceptively offering 'Enjoy now. Pay later. Interest Free'**.

“[The Reserve Bank of Australia review, set to be announced by Treasurer Jim Chalmers on Wednesday, will also look at its culture, **operations, governance and other aspects of monetary policy**. Chalmers said it was part of his government's commitment to a broad review of monetary policy in Australia and **aimed at "ensuring we have the world's best and most effective central bank into the future"**](https://www.9news.com.au/national/reserve-bank-review-government-launches-first-reserve-bank-review-since-the-90s/37aacba1-1eac-41dc-a4e9-8651095a3c1e)**.**

**“**[**Dr Jim Chalmers says the review is all about ensuring the bank makes the right decisions into the future.**](https://7news.com.au/sunrise/federal-treasurer-jim-chalmers-announces-historic-review-of-reserve-bank-c-7579338)**”**

If the Commonwealth Govt. wants the RBA Board to “….**make the right decisions in the future**”, the Commonwealth Govt should be more familiar with the [**Reserve Bank Act 1959**](https://www.legislation.gov.au/Details/C2015C00201#:~:text=Reserve%20Bank%20Act%201959%201%20%281%29%20A%20member,the%20Remuneration%20Tribunal%20Act%201973.%20More%20items...%20) and the [**Payment Systems (Regulation) Act 1998**](http://www8.austlii.edu.au/cgi-bin/viewdb/au/legis/cth/consol_act/psa1998333/)and the RBA’s ‘[**Our Role**](https://www.rba.gov.au/about-rba/our-role.html)’ document that includes to *"*[**best contribute to.......... the economic prosperity and welfare of the people of Australia**](https://www.rba.gov.au/about-rba/our-role.html)”.

There doesn’t seem to be a Review Commissioner, say a retired High Count or Federal Court Judge that holds final carriage on this review to be provided to the Treasurer no later than March 2023. Have periodic reviews of the performance of The Bank of England or the U.S. Federal Reserve adopted a similar structure of “[**A panel of three experts from Australia and overseas”**](https://ministers.treasury.gov.au/ministers/jim-chalmers-2022/media-releases/review-reserve-bank#:~:text=The%20Review%20of%20the%20Reserve%20Bank%20of%20Australia,Review%20will%20assess%20Australia%E2%80%99s%20monetary%20policy%20arrangements:%201.1.)?

Why have Australians not been invited to make a submission to this review which is seemingly some 30+ years since a previous review?

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23 September 2022

**Confidential**

Mr. Paul Clitheroe      **(02)83182950** **Paul.Clitheroe@investsmart.com.au****support@investsmart.com.au**

Chairman of Investsmart

PO Box 744,

Queen Victoria Building  NSW 1230 **DRAFT DRAFT DRAFT**

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**“**[**Dr Jim Chalmers says the review is all about ensuring the bank makes the right decisions into the future.**](https://7news.com.au/sunrise/federal-treasurer-jim-chalmers-announces-historic-review-of-reserve-bank-c-7579338)**”**

If the Commonwealth Govt. wants the RBA Board to “….**make the right decisions in the future**”, the Commonwealth Govt should be more familiar with the [**Reserve Bank Act 1959**](https://www.legislation.gov.au/Details/C2015C00201#:~:text=Reserve%20Bank%20Act%201959%201%20%281%29%20A%20member,the%20Remuneration%20Tribunal%20Act%201973.%20More%20items...%20) and the [**Payment Systems (Regulation) Act 1998**](http://www8.austlii.edu.au/cgi-bin/viewdb/au/legis/cth/consol_act/psa1998333/)and the RBA’s ‘[**Our Role**](https://www.rba.gov.au/about-rba/our-role.html)’ document that includes to *"*[**best contribute to.......... the economic prosperity and welfare of the people of Australia**](https://www.rba.gov.au/about-rba/our-role.html)”.

There doesn’t seem to be a Review Commissioner, say a retired High Count or Federal Court Judge that holds final carriage on this review to be provided to the Treasurer no later than March 2023. Have periodic reviews of the performance of The Bank of England or the U.S. Federal Reserve adopted a similar structure of “[**A panel of three experts from Australia and overseas”**](https://ministers.treasury.gov.au/ministers/jim-chalmers-2022/media-releases/review-reserve-bank#:~:text=The%20Review%20of%20the%20Reserve%20Bank%20of%20Australia,Review%20will%20assess%20Australia%E2%80%99s%20monetary%20policy%20arrangements:%201.1.)?

Why have Australians not been invited to make a submission to this review which is seemingly some 30+ years since a previous review?

NB: I have today posted the same letter and the associated CD, USB and A4 to the two other finance journalists (Ross Greenwood and David Koch) that were questioned by Economic References Committee chairman, Labor’s Sam Dastyari, and Liberal Sean Edwards, at the Senate Inquiry into Credit Cards at the Sofitel Wentworth in Sydney on Sept 1, 2015. I have also posted the same information to Alan Kirkland at CHOICE.

 **Sam Dastyari @samdastyari** "[**It is run like a secret society. No one can explain why this is a function retained by the RBA," he said. "The Payment Systems Board is the least transparent, most secretive and poorly understood government body that is responsible for every transaction that takes place in this country**](http://www.smh.com.au/business/banking-and-finance/sam-dastyari-questions-rba-payments-powers-20150902-gjd4d1.html)."

 **“**[**Liberal senator Sean Edwards told Mr Sadaat that the benefits of credit cards including rewards programs and interest-free days were “all a fudge because behind it all was this insidious interest rate**](http://thenewdaily.com.au/money/finance-news/2015/08/27/asic-investigates-credit-card-lenders/)**.”** [**Liberal senator and references committee deputy chairman, Sean Edwards, said the credit card issue was “massive”.**](file:///F%3A%5CDocuments%5CMy%20Web%20Sites%5CMuggaccinos%5CCreditCards%5CNews%2Ccom%2Cau%5Csunrise_host_david_koch_says.htm)

Yours sincerely

Phil Johnston aka [***Bank Teller***](http://www.muggaccinos.com/ChoresnCrew/Scribe/Scribe.htm)0434 715.861