1305, 12 Glen St,  
Milsons Point NSW 2061  
[**scribepj@bigpond.com**](mailto:scribepj@bigpond.com)0434 715.861

 Insert enclosed CD in a Windows PC - will auto-open at this **ThirdLetterToMauriceBlackburn\_9-Aug-17.htm**   
If using a MAC, open **CreditCards\MauriceBlackburn\ThirddLetterToMauriceBlackburn\_9-Aug-17.htm**

9 August 2017

Mr. Julian Schimmel

Principal, Class Actions   
Maurice Blackburn  
Level 10, 456 Lonsdale Street  
Melbourne  VIC  3000                                     
  
Dear Julian

**The** [**Writer**](file:///C:\Users\scribepj\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\Writer\Writer.htm) **is taking his concerns re -**

* [**Predatory Advertising**](file:///C:\Users\scribepj\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\DefinedTerms\PredatorySaleOfAFinancialProduct.htm) **of some** [**Credit Cards**](file:///C:\Users\scribepj\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\DefinedTerms\Credit_Cards.htm) **by the** [***Four Pillars***](file:///C:\Users\scribepj\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\DefinedTerms\Four_Pillars.htm) **(and the banks that they own or are merged with) and Citibank that collectively issue** [**Credit Cards**](file:///C:\Users\scribepj\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\DefinedTerms\Credit_Cards.htm) **to over 80% of Australian** [**Credit Cardholders**](file:///C:\Users\scribepj\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\DefinedTerms\Credit_Cardholders.htm)**;**
* [**Numeracy And Literacy Targeting**](file:///C:\Users\scribepj\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\DefinedTerms\NumeracyAndLiteracyTargeting.htm)**; and**
* [**Two Financial Services Regulators**](file:///C:\Users\scribepj\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\DefinedTerms\TwoOfAustraliaHasThreeFinancialRegulators.htm) **inept regulation,**

**to Senator Nick Xenophon**

**Someone from the Nick Xenophon Team might contact you - refer the** [**Final Paragraph**](file:///C:\Users\scribepj\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\Nick_Xenophon\IntroLetterToNickXenophon_Aug-17.htm) **of** [**Intro Letter to Nick Xenophon dated 17 Aug 2017**](file:///C:\Users\scribepj\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\Nick_Xenophon\IntroLetterToNickXenophon_Aug-17.htm)**.**

The[**Writer**](file:///C:\Users\scribepj\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\Writer\Writer.htm)refers to -

(i)        his [**Intro Letter to Maurice Blackburn**](file:///C:\Users\scribepj\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\MauriceBlackburn\IntroLetterToMauriceBlackburn_8-May-17.htm)dated 8 May 2017;

(ii)        his[**Submission Letter**](file:///C:\Users\scribepj\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\MauriceBlackburn\Submission_Letter_to_Maurice_Blackburn_8-May-17.htm)dated 8 May 2017**;**

(iii)       his[**Second Letter to Maurice Blackburn** dated 25 June 2017](file:///C:\Users\scribepj\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\MauriceBlackburn\SecondLetterToMauriceBlackburn_25-Jun-17.htm); and

(iv)       [**Maurice Blackburn response letter** dated 14 July 2017](file:///C:\Users\scribepj\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\MauriceBlackburn\Maurice_Blackburn_response_letter_14_July_17.pdf)**.**

The[**Writer**](file:///C:\Users\scribepj\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\Writer\Writer.htm)proposes to post 2 CDs (and one USB Stick Drive) to Senator Nick Xenophon which open at [**Intro Letter to Nick Xenophon dated 17 Aug 2017**](file:///C:\Users\scribepj\Documents\My%20Web%20Sites\Muggaccinos\CreditCards\Nick_Xenophon\IntroLetterToNickXenophon_Aug-17.htm)**.**

Yours sincerely



[**Phil Johnston**](file:///C:\Users\scribepj\Documents\My%20Web%20Sites\Muggaccinos\Senex\CreditCardsold\DefinedTerms\Writer.htm)aka ***[Bank Teller](http://www.muggaccinos.com/ChoresnCrew/Scribe/Scribe.htm)***