The Builders' Collective of Australia inc. Reg No: A0044153G

Representing the small to medium Builders of the nation

22nd October 2007

Mt John Martin Small business Commissioner ACCC GPO Box 3131 Canberra ACT 2601

Dear John

RE: Builders Warranty Insurance Regime

You are well aware of my past complaints and continuing representations in respect to BWI and the trials and tribulations I, the Builders Collective and consumers have faced through our endeavours to achieve a fair and reasonable environment for our small businesses and the consumer's efforts to achieve justice.

It has always been our belief and concern that probity issues may have surrounded the circumstances we have faced over the past 5 to 6 years, accordingly over this past year in conjunction with other disaffected groups that have found themselves in a similar position as ourselves we have combined and applied what we consider a specific and focused concentration on ASIC for specific answers.

The result of this focus has produced a letter from ASIC in relation to our concerns dated the 30th of September 2007 that states Corporations Regulation 1.12.1(2) was changed by the Federal Government and the further email from ASIC dated the 12th of October 2007 provides the date this change came into effect which was the 11th of March 2002 and as a result this Federal act alone underpins the BWI scheme that operates in all States.

This correspondence is attached in the (Docs 1to8) which I would ask you to read in conjunction with the body of this email that presents the facts as we see them and would ask for your immediate consideration of this information as presented and a response by return as BWI is clearly Commonwealth matter which we believe comes directly under your jurisdiction, and will enable you act in our support forthwith.

This revelation is of a most serious nature and we ask you to treat this correspondence as urgent.

Yours Faithfully

Phil Dwyer

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