

24th June 2003

The Commissioner,
Hearing re Discrimination
Disability Discrimination Act
Melbourne Victoria

Dear Commissioner,

My submission to this hearing is based on indirect discrimination by a leading Australian Bank acting harshly and unconscionably to recover a debt for the amount of \$5,886.00 from their client of many years who is suffering from liver cancer and was in hospital on many occasions during the term of this loan, however the Bank placed the recovery of this debt in to the hands of a debt collector who proceeded to Bankrupt this debtor for repayment of \$19,000.00 plus.

As the debtor owns a house in Adelaide which is valued at approximately \$220,000.00 and has a 1st Mortgage registered over the property for \$35,000.00 which they were aware of, as I was advised (as Mortgagee) that the Debtor had been placed into Bankruptcy, when I received this notice I immediately advised the Collector that I would pay this amount of \$5,000 or so plus their estimated fees of \$2,500.00 within 3 days but this was refused by the Collector (as Trustee).

I have spoken to our local Federal Member Mrs Chris Gallus who is appalled at the actions of the Bank and is anxious for an explanation from the Bank.

My appointment to present this submission to you in Adelaide on Thursday 3rd July next at 2.30pm is much appreciated.

Yours Faithfully

John Teasdale (Secretary)
Jondale Pty Ltd
ABN 65007930378