

Dear Manager,

I feel strongly about Credit and Investments Ombudsman (CIO) not being merged with Financial Ombudsman Services FOS or a statutory scheme as this would reduce competition efficiencies and create a monopoly.

As I am a small business I feel that that CIO best suits my small business needs.

Please do not merge Credit and Investments Ombudsman (CIO) not being merged with Financial Ombudsman Services FOS or a statutory scheme.

Thanks,

A & G Business Services Pty Ltd

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