



YellowBrickRoad
Wealth Management

4 December 2013

The Hon Joe Hockey MP
Treasurer
Parliament House
CANBERRA ACT 2600

C/o Head of Secretariat
Financial System Inquiry
The Treasury
Langton Crescent
PARKES ACT 2600

Financial system inquiry draft Terms of Reference

Dear Treasurer

Yellow Brick Road supports the scope of the draft Terms of Reference for the Financial System Inquiry, released on 20 November 2013 for public comment.

We have developed a five point plan for the Government to consider and we look forward to having a constructive, positive conversation about the need for a fairer, more competitive financial system that meets the needs of Australians.

As you put it so aptly in an op ed in *The Australian* on 22 November 2010:

"The single best way to address community angst about the quality of banking services will be through encouraging more consumer choice. And that means more competition."

Yellow Brick Road strongly concurs with this comment and I look forward to meeting with you in the near future to discuss these issues. Yellow Brick Road has some innovative consumer-focused ideas that we think will be of interest to you.

Yours sincerely

Mark Bouris
Executive Chairman
Yellow Brick Road