

Regional Banking Taskforce  
submission in your requested format to be attached to an email

Dear Sir or Miss:

I am a pensioner in regional Australia - FNQ.

Although I am able to occasionally use online banking to pay bills, I experience repeated computer failures and don't have money to make repairs. At the moment, I have been without online banking for the past month. Some of my regular bills are those that do not have BPAY options at the post office. This forces me to bring cash to various bank branches to pay bills. The nearest branches are a 15 minute drive away and these branches have reduced their hours to half days. This is not convenient for me since I have a lot of health issues and generally don't get out the door until after the branches have closed.

I also wish to remind the Treasury that the subliminal attempts to rid the use of cash from Australia are not wise and will punish a wide variety of Australians as well as charities. For example, many small charities have donation tins located in various businesses. Removing cash will remove a source of income for small charities and that income may be critical to a small charity's survival. It will remove the ability of people in regional/rural areas to buy food from roadside stalls. It will remove the ability of disabled and aged pensioners to seek help from local people to assist with domestic tasks that are too difficult for them to do. For example, asking a neighbour to pick up needed items from a local shop, getting some help for gardening/grounds upkeep, or getting a local kid to feed animals and bring in the mail when you are in the hospital/away. Does the govt expect such helpers to be paid with an ATM card or online banking??!! when normally a few dollars cash is what is given? Does the govt expect that I am going to hand over my ATM card to another person so that they can pay for the items that I need at the shop??

Consider also that the nbn in northern Queensland is a joke if it wasn't so tragic. It goes out repeatedly and often runs too slow (like dialup) when it is running. When the nbn goes out, it can take MONTHS to get it repaired. It is not dependable enough to rely on and the forced eviction of nbn users from copper landlines means nbn users also have no phone as well as no internet when the power is out. Remember some mobile towers also run off the copper line system so when the power is out for extended periods, the towers go out as well. Considering that Australia is the 'natural disaster capital' of the world (bushfires, floods, cyclones) and the power can be out for some time post-event, (for example, after cyclone Yasi in 2011, this area had no electricity OR communications for 21 days), it is ludicrous and wilfully blind to expect everyone to be using digital means of money transfer. During such times as described above, cash is the only form of money that works.

I also remind you that the more parts of daily life that are put onto a computer system, the more hacking, breaches and identify theft takes place. Several agencies of the Australian govt are putting the data of citizens/residents on overseas servers such as amazon AWS which went down a couple days ago. This over-dependency on computerisation and digital options is a recipe for disaster.

My suggestions are thus:

- 1) If the banks are complaining that running branches in regional Australia is too costly, then allow post offices to serve as bank agents. This provides value adding for the post office branches and allows banking to take place without undue burden on the bank branches.
- 2) NEVER consider getting rid of cash. It is essential in regional Australia but also for young people everywhere (such as schoolkids buying lunch in the tuckshop or getting on a bus).

Thank you for reading.

Sincerely,  
Deborah P.