

## **My Submission to the treasury taskforce into regional banking**

Hello there

To whom it may concern.

My name is Katie, I have a small business called Kato Crystals on the Atherton Tablelands, in Far North Queensland.

I am having to become very flexible in my business structure due to many constraints imposed upon me.

Therefore I need a flexible and helpful financial institution to help me achieve this outcome.

In the last year Suncorp bank in Atherton closed it's doors. I have several accounts with this bank and enjoy

the privilege of having no bank fees for my business account without a \$2000 limit in my account unlike all the other banks.

I am having to be really creative with business nowadays.

I was operating a marketing business in Port Douglas for 21 years until recently but due to reduced tourist numbers

this option is closed to me now.

However, I fortunately still have an online presence for my products and require a range of banking services to conduct my business optimally.

I am also a Naturopath and body worker, but this avenue of my Professional work is now closed as well.

Lack of Vaccination Freedom of choice means I can only conduct this side of my business on line, not very effective since checking the 12 wrist pulses in Traditional Chinese medicine and long distance body work doesn't work well at all!

Different levels of government decreeing mandates, makes operating a business, like playing a game of chess.

What are they going to come up with next to stop us from making a living?

State Government rules and regulations interfering with my business operation and my personal health choices is

*Unprecedented and Unconscionable*. This I believe has had a huge impact on regional banking closures and reduction

in business turnover generally.

So what are my options? For banking in this country, I basically need to be with one of the big four, who may or may not also close their doors too in Atherton and who charge higher fees to boot.

Here's the thing, Atherton is my regional service centre, it is a 70 km round trip.

My online products are sent through the Herberton Post office a 30 km round trip.

I am finding I do all my personalised banking at the post office but with restricted services, but it is doable.

We really need a Postal bank in all our post offices for regional Australia, that can cater to all our banking needs.

(Not everyone wants to live in urban areas).

Especially if I can also use its banking services for Crypto trading.

Being Flexible is the name of the game these days ( and a game it certainly is ) to stay in business and not on welfare.

I feel I will probably not receive an old age Pension in the future even though I am 63 years old now. I will have to carry on working independently but need the tools and means to do so without further hinderance.

**Please allow us the freedom to truly be ourselves, reaching our full potential and support a Postal Bank in regional Australia.**

Thank you

Yours Sincerely

Friendly greetings

Katie Callaghan