

## **SUBMISSION TO TREASURY INQUIRY ON WINDING DOWN OF CHEQUE SYSTEM**

This submission is made on behalf of Australian Church Women Inc, of which I am currently the National Secretary. We are grateful for the opportunity to comment.

We are a small organisation of mainly older Christian women from a range of denominations and backgrounds. Our organisation was founded in 1965 and details of our work can be found on our national website <https://www.acw.org.au/>.

Our members are drawn from across Australia and from every state/territory apart (currently) from the Northern Territory.

Our main work apart from fostering fellowship and ecumenism both nationally and internationally is the facilitating of two annual church services. The national committee provides the resources for these services, and they are run by local women in a wide variety of settings in both urban and rural Australia.

In mid-winter we hold Fellowship Day, offerings from which support the Winifred Kiek Memorial Scholarship program, and in spring we hold World Community Day, which supports the Asian Church Women's Conference (of which we are a long-time member) and at which offerings are received for the worldwide Fellowship of the Least Coin. In regard to the latter, we also receive donations from many smaller groups across Australia, which are forwarded to the International Committee of FLC.

Given the range (particularly the geographical range) of support for our programs we naturally rely on a wide range of women to facilitate the sending of offerings.

Some may have no access to or familiarity with computers or other devices and many are extremely wary of internet banking of any kind in the light of recent events involving breaches of security. Unfortunately, some have been personally affected by these.

In some cases, they now have no ready access to banks at which they could make direct deposits of monies collected.

For all these reasons they still rely heavily on cheques, also appreciating the extra security provided by the typical need for two signatories.

At national level, where we need to maintain a high level of accountability, we also rely to a significant extent on cheques, being very appreciative of the basic facilities offered by the Commonwealth Bank's Society Cheque account.

<https://www.commbank.com.au/business/bank-accounts/society-cheque-account.html>

This meets all our current and anticipated needs and enables us to rely on the skills and expertise of members and supporters who might otherwise be increasingly reluctant to take on these roles. We see it as an essential part of our work to be inclusive in this regard, and many of our local supporters and organisers are over 80 or even beyond 90. We cannot reasonably expect them to acquire their own computers or (even when using family computers) to use internet banking.

We believe that the phasing out of cheques, in the absence of a viable alternative, will have an adverse impact on our work and on our members and supporters. We note that money orders incur significant fees.

We respectfully ask that the needs of organisations such as our own can continue to be met within the wider banking system.

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