



Counter  
Corruption  
Analysts

Our ref: 161205 CCMC Cicekdag

5 December 2016

Ms Sally Davis  
Chief Executive Officer  
Code Compliance Monitor Committee  
PO Box 14240  
MELBOURNE VIC 8001

Dear Ms Davis,

**Re: Mr & Mrs Cicekdag v ANZ Case No: 375195**

I refer to our correspondence to ANZ Bank of 14 October 2016, which was copied to you.

Our clients request copies of your investigation reports in relation to their allegations the ANZ Bank breached the following clauses of the code:

- Clause 2.1 (d): provide information *in* plain English
- Clause 2.2: fair and reasonable
- Clause 6: customers with a disability
- Clause 25.1: provision of credit
- Clause 25.2: financial difficulty
- Clauses 35.7 and 35.8: dispute resolution

Your early response would be appreciated.

Yours sincerely,



Russell Cousins  
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