

4 November 2016

Mr Brian Hartzler
Chief Executive Officer
Westpac Bank Limited
275 Kent Street
Sydney NSW 2000

Dear Mr Hartzler

RE: THOMAS PATRICK HAYES (a Bankrupt) & LISA ANNE LAMBERT

So as to give this letter context, and to allow you to have the benefit of the opportunity to consider the same material that I have considered in writing to you (on instructions received from my client's named above), I attach copies of the following exchanges, which include where relevant attachments to them:

1. Email from John Murphy to Stewart Meager dated 15 October 2008 at 8:38AM;
2. Email from Rod Lambert to John Murphy dated 7 September 2010 @ 12:02PM, attaching; 20100907113503229.pdf; GCB24JAN08MA004.pdf; GCB27Jul06MA004.pdf
3. Email from Rod Lambert to John Murphy dated 5 May 2011 @ 9:17AM;
4. Email from Rod Lambert to John Murphy dated 12 July 2011 @ 6:12PM;
5. Email from Rod Lambert to John Murphy dated 26 July 2011 @ 5:48PM;
6. Email from Rod Lambert to John Murphy dated 27 July 2011 @ 8:04PM, attaching; Girardo article.JP
7. Email from Rod Lambert to John Murphy dated 9 September 2011 @ 3:28PM, attaching; 89988537_710196497.tif; 8988866_710196500.tif; ASIC current company extract-Knight Property Investments Pty Ltd.pdf
8. Email from John Murphy to Rod Lambert dated 20 September 2011 @ 3:30PM;
9. Email from Rod Lambert to John Murphy dated 23 September 2011 @ 3:33pm;
10. Email from John Murphy to Rod Lambert dated 27 September 2011 @ 3:45pm;
11. Letter from Rod Lambert to Gail Kelly dated 30 September 2011 attaching;
12. Letter from Gary Johnston to Rod Lambert dated 13 October 2011;
13. Email from Rod Lambert to John Murphy dated 24 November 2011 @ 1:43PM;
14. Letter from Rod Lambert to Gary Johnston dated 24 November 2011;

15. Email from Gary Johnston to Rod Lambert dated 2 December 2011 @ 2:48PM;
16. Email from Rod Lambert to John Murphy dated 8 December 2011 @ 5:49PM, attaching; Mermaid Beach Real Estate News December Edition.pdf
17. Letter from Gary Johnston to Rod Lambert dated 29 December 2011;
18. Email from Rod Lambert to Gary Johnston dated 27 January 2012 @ 7:24PM;
19. Email from Gary Johnston to Rod Lambert dated 30 January 2012 @ 10:02AM, attaching Finance Newsletter.pdf; Dooney Credit Petition.pdf; Westpac reply.pdf;
20. Email from Rod Lambert to John Murphy dated 15 February 2012 at 10:07am;
21. Letter from John Murphy to Rod Lambert dated 16 February 2012;
22. Email from Rod Lambert to John Murphy dated 16 February 2012 @ 9:14AM, attaching Fraudulent Credit Submission.pdf; 120216 20120216084958739.pdf
23. Email from Rod Lambert to John Murphy dated 16 February 2012 @ 8:43PM;
24. Email from Rod Lambert to John Murphy dated 2 July 2012 @ 1:25PM;
25. Email from Rod Lambert to John Murphy dated 13 August 2012 @ 8:27PM;
26. Internal Westpac Memo relevantly stating "Reply on 12/10/2011 from HOLMU noted that the bank is not interested in lodging a complaint"
27. Letter from Alex Douglas to Lindsay Maxted dated 7 March 2013;
28. Letter from John Murphy to Alex Douglas dated 26 March 2013;
29. Email from Rod Lambert to John Murphy dated 12 July 2013 @ 1:16PM, attaching Platinum Fraud Flowchart March 2013.xls; Finance Newsletter.pdf;
30. Email from Rod Lambert to John Murphy dated 31 October 2013 @ 10:02PM, attaching Dooney Credit Submission.pdf; GirardoWestpac130307.pdf; Mortgage of \$6.8 Mill.tif;
31. Email from Rod Lambert to John Murphy dated 12 November 2013 @ 12:32PM, attaching; Westpac admission in failures on Funk Rd.001.jpg; Westpac admission in failures on Funk Rd.002.jpg; Dooney Credit Submission.pdf; FW: Allco;
32. Email from Rod Lambert to John Murphy dated 21 March 2014 @ 7:12AM;
33. Email from Rod Lambert to Gail Kelly dated 21 March 2014 @ 1:44PM, attaching 20140321070548866.pdf;
34. Email from Rod Lambert to John Murphy dated 11 May 2014 @ 1:32PM, attaching a link to Kangaroo Court of Australia article entitled "Westpac CEO Gail Kelly knowingly conceals fraud at the bank Court documents and emails show";
35. Email from Rod Lambert to Gary Johnston dated 14 May 2014 @ 3:26PM;
36. Email from Gary Johnston to Rod Lambert dated 14 May 2014 @ 3:40PM, attaching 8988537_710196497.tif; 8988866_710196500.tif; Platinum Put & Call Option.pdf;