



SIMON DAWE

11 Planthurst Road
Carlton NSW 2218

T 0433 804 707
simon.a.dawe@gmail.com

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Peter Sarantzouklis
Chief Financial Officer
St. George Bank
14-16 Montgomery Street
Kogarah, NSW 2217

Dear Peter,

As you are no doubt aware, the banking system as we know it, is about to come to an end. Rather than them becoming irrelevant and disappearing into the landscape, we are looking for banks willing to re-purpose as institutions that will operate with transparency, in service of their communities.

St. George Bank has historically been committed to its community and I hope this might continue to be the case, well into the future. We already have one bank willing to take this path, after we introduced a means of remaining financially viable and (for those who's heart really is in this industry) a means of continuing to express its purpose.

I would welcome the opportunity to discuss this with you further. Please contact me by any of the means above and I will be glad to arrange a conversation with our global manager.

Yours Sincerely,

Simon Dawe (I)