

The Hon Jim Chalmers MP
Treasurer
Parliament House
CANBERRA ACT 2600

The Hon Daniel Mulino MP
Assistant Treasurer
Minister for Financial Services
Parliament House
CANBERRA ACT 2600

Dear Treasurer and Assistant Treasurer,

We write to you as Members and Senators of The Nationals, representing the voices of the millions of Australians who live and work in regional communities.

Access to banking is a right, not a privilege. That's why in February 2023 the Coalition pushed for the *Senate Inquiry into Bank Closures in Regional Australia*. The inquiry received more than 600 submissions and held 13 public hearings in towns including Cloncurry, Tom Price, Launceston, Juneee, and Sale. The hearings revealed deep frustration and structural inequity, with regions being left behind, and the same problems now hitting outer suburban areas.

In May 2024, the committee's report made eight recommendations, including that the government:

- Recognise banking as an essential service and commit to ensuring reasonable access to cash and financial services.
- Establish a mandatory Banking Code of Conduct with a genuine branch-closure process and meaningful local consultation.
- Empower a regulator to enforce the Code and to approve or defer closures.

It is 455 days since the inquiry released its report and the government has still not tabled its response. In the meantime, closures continue. Bendigo Bank recently announced 10 regional branch closures and 28 agency closures, removing services from dozens of communities.

Australians cannot afford further delay. We urge you to:

- Immediately table the government's response to the inquiry report.
- Work with all banks to pause further closures until a proper plan is in place.
- Engage with the Coalition to deliver practical measures that protect access to banking across Australia.

This is about doing what is right for everyday Australians: small businesses that need to bank locally, older Australians who rely on face-to-face service, and communities that deserve certainty. We stand ready to work with you on practical, lasting solutions so every Australian has fair access to banking, no matter where they live.

Yours sincerely,

The National Party of Australia



Hon David Littleproud MP
Member for Maranoa

Hon Kevin Hogan MP
Member for Page



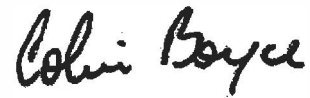
Senator the Hon Bridget McKenzie
Senator for VIC



Mr Pat Conaghan MP
Member for Cowper




Mr David Batt MP
Member for Hinkler



Mr Colin Boyce MP
Member for Flynn



Mr Sam Birrell MP
Member for Nicholls



Senator Ross Cadell
Senator for NSW



Senator the Hon Matthew Canavan
Senator for QLD



Mr Jamie Chaffey MP
Member for Parkes



Hon Darren Chester MP
Member for Gippsland



Hon Barnaby Joyce MP
Member for New England



Hon Michelle Landry MP
Member for Capricornia



Hon Michael McCormack MP
Member for Riverina



Senator Susan McDonald
Senator for QLD



Mr Llew O'Brien MP
Member for Wide Bay



Ms Alison Penfold MP
Member for Lyne



Dr Anne Webster MP
Member for Mallee



Mr Andrew Willcox MP
Member for Dawson