

To whom this am concern.

The Financial management systems in Australia are in the hands of too few people.

For stability and affordability there needs to be better rules relating to competition and in particular clearer definition re entrepreneurial activity versus basic essential monetary management .

Excessive profits can be secured from essential services because of the power of the big banks .

Stricter guidelines are required for the basic essential business transactions and all high risk activities need closer scrutiny.

Yours Sincerely

Dr Ken Rollond