

Mr DR Lambert  
Lambert & Pulham Property  
PO Box 350  
Nobby Beach QLD 4218

29 December 2011

Dear Sir,

**RE: MARIO GIRARDO**

Thank you for your letter dated 24 November 2011 and your email of 30 November 2011.



**Gary Johnston**  
Head of Loans Management Unit

gjohnston@westpac.com.au

The Bank has considered the information set out in your correspondence, as well as the similar information contained in a document sent to it entitled "Australian Finance News", and its position remains as set out in its earlier letters to you of 20 September 2011, 27 September 2011 and 11 October 2011 namely, it will not be lodging a complaint with the Queensland Police.

As set out in previous correspondence, in reaching its decision the Bank has given this matter and your various requests careful consideration. To that end, the Bank's lawyers have also recently spoken to the Queensland Police to offer any assistance the Bank is legally able to give, but the Queensland Police have advised that no assistance is required at this stage. The Bank has advised the Queensland Police that it remains willing to assist them should any such assistance be required in the future.

The Queensland Police also advised that there was no need for Westpac to lodge a complaint of its own at this stage, although it was open to Westpac to do so if it chose to.

We also note that you have not provided any evidence to support your previous allegation that "senior Westpac executives were taking bribes". We reiterate that if any such evidence exists you should provide it to us and to the Queensland Police for further investigation.

Your correspondence contains various other express and implied allegations against Westpac. We do not propose to deal with each assertion in this letter save to deny any alleged impropriety by either the Bank or its officers, each of which have acted both lawfully and appropriately at all times.

Finally, given that you have taken the decision to make reference to our discussions in the "Australian Finance News", any future communications with the Bank in respect of this matter are to be in writing.

Yours faithfully,

A handwritten signature in black ink, appearing to read 'Gary Johnston', written over a circular stamp or seal.

**Gary Johnston**  
**Head of Loans Management Unit**

Australian Banking Risk