



31 December 2015

Mr Justin Milla
140 Terralong Street
Kiama NSW 2533

St. George Bank - A Division of
Westpac Banking Corporation
ABN 33 007 457 141
AFSL 233714
4-16 Montgomery Street
KOGARAH NSW 2217
Facsimile: (02) 9952 1000
DX: 11139 Kogarah
Please reply to:
Debra Hartwaters
Telephone: 02 9952 1148
Facsimile: 02 9952 1080
Locked Bag 1
KOGARAH NSW 1485

Dear Mr Milla,

RE: CUSTOMER RELATIONS INCIDENT 113247

Recently on 24 December 2015, we spoke about the progress of your concern as to the location of funds that you sent to China on the 20 November 2015.

As discussed, we are waiting for a response from HSBC to obtain all the payment details in order for the beneficiary to locate the payment.

We know this matter is important to you and I wanted to let you know that I am continuing to investigate and you can expect to hear from me by 7 January 2016 with an update.

Should you would like an update on the progress or have any questions, please do not hesitate to contact me directly on 9952 1148.

If you are not satisfied with our response regarding this matter you can contact the Financial Ombudsman Service at any stage on 1800 367 287, email info@fos.org.au or mail GPO Box 3, Melbourne VIC 3001. You will need to do this within two (2) years of the date of this letter.

Yours sincerely

Debra Hartwaters
Customer Relations Manager