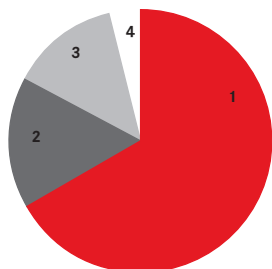


What the disputes are about *continued*

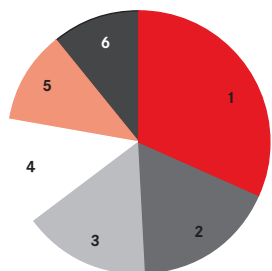
The pie charts below show the broad financial product categories in descending order according to the number of cases involving a dispute about the product category. The tables show the proportion of disputes involving discrete financial product groups within the broad categories.

Consumer Finance No. of Products: 1804



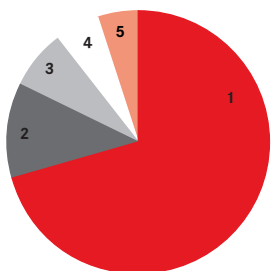
1.	Credit Cards	66.8%
2.	Personal Overdraft	16.0%
3.	Personal Loan	13.5%
4.	Other	
	Equity Finance	1.4% 3.7%
	Consumer Hire Purchase/Lease	1.3%
	Interest Free Finance	0.6%
	Margin Lending	0.4%

Payment Systems No. of Products: 853



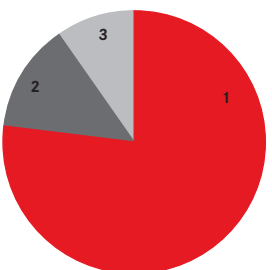
1.	ATM	31.7%
2.	Computer Banking	17.6%
3.	Periodical Payments, Direct Debits	15.5%
4.	Cheques	13.0%
5.	Telegraphic Transfers	11.4%
6.	Other	
	Non-cash Payment Facility	2.7% 10.8%
	EFTPOS	2.3%
	Currency exchange/Travellers cheques	2.1%
	Telephone Banking	1.4%
	Bank Cheque	1.2%
	Direct Credit	1.0%
	Store Value Cards	0.1%

Deposit Account No. of Products: 784



1.	Statement Savings Account	70.8%
2.	Term Deposit	11.5%
3.	Personal Cheque Account	7.3%
4.	Passbook	5.6%
5.	Other	
	Cash Management	3.7% 4.8%
	Mortgage Offset	0.9%
	Foreign Currency Account	0.2%

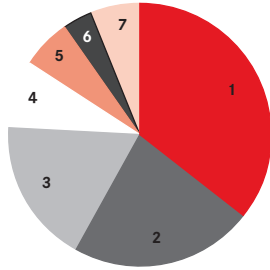
Housing Finance No. of Products: 779



1.	Home Loan - Variable Rate	77.2%
2.	Investment Property Loan	13.2%
3.	Home Loan - Fixed Rate	9.6%

Business Facility

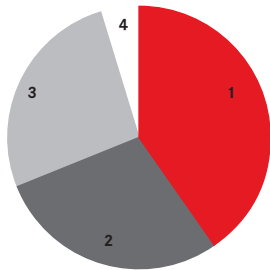
No. of Products: 405



1. Business Cheque Account	35.8%
2. Merchant Facility	22.5%
3. Business Loan - Variable	17.6%
4. Business Overdraft	8.4%
5. Lease	6.2%
6. Bank Guarantee	3.5%
7. Other	6.0%
Business Loan - Fixed	2.7%
Commercial Bills	1.7%
Trade Facilities	1.2%
Business Credit Card	0.2%
Hedging Facilities	0.2%

Financial Planning

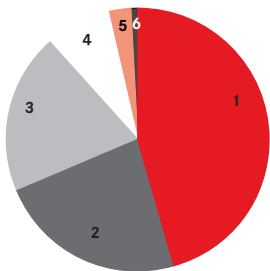
No. of Products: 42



1. Managed Funds	40.5%
2. Shares/Bonds	28.6%
3. Superannuation	26.2%
4. Life Insurance	4.7%

Other products or services

No. of Products: 138



1. Insurance	45.6%
2. Holding Title Deeds	23.2%
3. Other products or services	19.6%
4. Safe Custody	8.0%
5. Deposit to third party account	2.9%
6. No product or service	0.7%

Total No. of Products : 4,805