

5 August 2004

CFL Taskforce Secretariat  
SCGSD  
Department of the Treasury  
Langton Crescent  
PARKES ACT 2600

Dear Sir/Madam

**Financial Literacy Taskforce Discussion Paper: Australian  
Consumers and Money**

I enclose a submission of the Banking and Financial Services  
Ombudsman Scheme in response to the Financial Literacy  
Taskforce's Discussion Paper: Australian Consumers and Money.

This submission is made by my office, and does not necessarily  
represent the views of the Board of the Scheme.

If you have any queries, please contact me on 03 9613 7301. You may  
also contact my Projects and Public Affairs Manager, Jacqueline  
Rush, on 03 9613 7308.

Yours faithfully

**Colin Neave**  
**Banking and Financial Services Ombudsman**