



SHIRE OF
DOWERIN
TIN DOG TERRITORY

MINUTES

Ordinary Council Meeting

Held in Council Chambers
13 Cottrell Street, Dowerin WA 6461
Tuesday 15 November 2022



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13. OFFICER'S REPORTS - WORKS AND ASSETS

Nil

14. Urgent Business Approved by the Person Presiding or by Decision

Nil

15. Elected Members' Motions

15.1 National Postal Saving Bank

15.1 National Postal Saving Bank

Elected Members Motion



Date:	7 November 2022
Location:	Not Applicable
Responsible Officer:	
Author:	Linley Dreghorn, Executive & Governance Officer
Legislation:	<i>Local Government Act 1995</i>
SharePoint Reference:	
Disclosure of Interest:	Nil
Attachments:	Attachment 15.1A - Email Correspondence from Melissa Harrison

Purpose of Report



Executive Decision



Legislative Requirement

Summary

This Item presents to Council a request from the Australian Citizens Party regarding the establishment of a national Postal Savings Bank and, if satisfactory, endorsement.

Background

As discussed at the October Workshop, Councillors received an email from Melissa Harrison, who introduces herself as a researcher and reporter for the Australian Alert Service, the weekly magazine of the Australian Citizens Party.

The correspondence (attached) speaks about the “steady erosion of banking services in regional and rural Australia”, and details the following:

Access to local banking services is critical in our regional communities. With the banks pulling out of regional Australia at a record pace, the public is increasingly relying on Australia Post to provide banking services. However, Australia Post is too vulnerable to the whims of the government of the day and commercial decisions from the Big Four banks.....

Alarmingly, there are no written guarantees that the banking deal with the Licensed Post Offices will continue. The LPOs are vulnerable to the banks pulling out unexpectedly, leaving them where they were before the Bank@Post deal—on the edge of bankruptcy and being exploited by the government and the banks. The big banks are already throwing their weight around by charging exorbitant fees for their customers who want to bank

through Australia Post. Without the banking services provided by Australia Post, many parts of regional Australia would not have access to banking at all.

We are calling on local councils and organisations to ask them to join us in fighting for federal legislation to create a Commonwealth Postal Savings Bank. A public postal savings bank will guarantee banking services at Australia Post and support the Licensed Post Offices to provide financial services for regional and rural Australians.

We have drafted legislation for a public postal bank, the Commonwealth Postal Savings Bank Bill 2021.

Comment

The correspondence seeks Councils to support the bill, and provided a suggested resolution as follows;

1. *The Council notes that:*
 - *Bank branch and ATM closures are leaving many communities without access to financial services, especially in regional Australia;*
 - *Since 1975 the number of bank branches in regional Australia has fallen by more than 60 per cent, and there are more than 1,500 communities across Australia with no bank branches at all;*
 - *A large proportion of the population, including the elderly, disabled, small businesses, and local schools and charities, will always have a need for face-to-face financial services, despite advances in technology;*
 - *For hundreds of communities, their only access to cash and financial services is through Bank@Post at their local post office;*
 - *Bank@Post is an essential service to all communities, but is vulnerable to commercial decision-making by the banks, which can choose to withdraw their participation, and charge excessive fees on transactions;*
 - *With four major banks controlling 80 per cent of the financial system, Australian consumers suffer from a lack of real banking competition;*
2. *The Council calls on the Commonwealth Parliament to pass the Commonwealth Postal Savings Bank Bill to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal savings bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services— including deposit-taking, business and personal lending, and access to cash—are available to all Australians, and will contribute to Australia's national economic development.*
3. *The Council will write to the Local State and Federal Members of Parliament, to inform them of Councils desire to support the passage of the Commonwealth Postal Savings Bank Bill through Parliament.*

As requested by Council, the resolution is provided for their consideration.

Consultation

Council Workshop, October 2022

Policy Implications

Nil

Statutory Implications

Nil

Strategic Implications

Strategic Community Plan

Community Priority: Our Community

Objective: We live in a diverse, healthy, and connected community

Outcome: 1.1

Reference: 1.1.1

Asset Management Plan

Nil

Long Term Financial Plan

Nil

Risk Implications

There is no risk implications for this motion.

Financial Implications

Nil

Voting Requirements

Simple Majority

Absolute Majority

Members' Recommendation/Resolution - 15.1

Moved: Cr Trepp

Seconded: Cr Hudson

0693 That with regard to the Elected Members' Motion - National Postal Saving Bank:

1. The Council notes that:

- **Bank branch and ATM closures are leaving many communities without access to financial services, especially in regional Australia;**
- **Since 1975 the number of bank branches in regional Australia has fallen by more than 60 per cent, and there are more than 1,500 communities across Australia with no bank branches at all;**
- **A large proportion of the population, including the elderly, disabled, small businesses, and local schools and charities, will always have a need for face-to-face financial services, despite advances in technology;**
- **For hundreds of communities, their only access to cash and financial services is through Bank@Post at their local post office;**
- **Bank@Post is an essential service to all communities, but is vulnerable to commercial decision-making by the banks, which can choose to withdraw their participation, and charge excessive fees on transactions;**
- **With four major banks controlling 80 per cent of the financial system, Australian consumers suffer from a lack of real banking competition;**

2. The Council calls on the Commonwealth Parliament to pass the Commonwealth Postal Savings Bank Bill to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal savings bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services— including deposit-taking, business and personal lending, and access to cash—are available to all Australians, and will contribute to Australia's national economic development.

3. The Council will write to the Local State and Federal Members of Parliament, to inform them of Councils desire to support the passage of the Commonwealth Postal Savings Bank Bill through Parliament.

CARRIED 6/0

From: Cr Rob Trepp <crtrepp@dowerin.wa.gov.au>
Date: 17 October 2022 at 11:53:53 am AWST
To: rmmcall@dowerin.wa.gov.au
Subject: Fwd: Att: Councillors, regarding a Public Postal Bank

Sent from my iPad

Begin forwarded message:

From: Melissa Harrison <melissah@citizensparty.org.au>
Date: 14 September 2022 at 12:03:41 pm AWST
Subject: Att: Councillors, regarding a Public Postal Bank

Dear Councillors,

My name is Melissa Harrison. I am a researcher and reporter for the Australian Alert Service, the weekly magazine of the Australian Citizens Party. I'm writing to you because we are part of a grassroots campaign which is fighting for the establishment of a national Postal Savings Bank.

I am writing to local councils in Western Australia which have been impacted by the steady erosion of banking services in regional and rural Australia. Research by independent journalist Dale Webster has documented that since 1975, Australia's regional banking footprint has dwindled alarmingly, to a total loss of 60 per cent of the network. [1] The banking regulator, the Australian Prudential Regulation Authority (APRA), is shielding the big banks from the ire of the public by publishing false and distorted data about the scale of bank closures in regional Australia. [2]

Access to local banking services is critical in our regional communities. With the banks pulling out of regional Australia at a record pace, the public is increasingly relying on Australia Post to provide banking services. However, Australia Post is too vulnerable to the whims of the government of the day and commercial decisions from the Big Four banks. Although it was recently announced that the historic Bank@Post deal had been renewed, Australia Post is refusing to reveal the financial details of the deal that was struck with the Big Four banks. The Citizens Party has made freedom of information requests for clarity on these matters, but these have been rejected. The Citizens Party understands from reputable sources that the Community Access Fee to be paid by the big banks is now only \$10 million per year, half the amount that former Australia Post CEO Christine Holgate negotiated for the original deal. Alarmingly, *there are no written guarantees* that the banking deal with the Licensed Post Offices (LPO) will continue. The LPOs are vulnerable to the banks pulling out unexpectedly, leaving them where they were before the Bank@Post deal—on the edge of bankruptcy and being exploited by the government and the banks. The big banks are already throwing their weight around by charging exorbitant fees for their customers who want to bank through Australia Post. Without the banking services provided by Australia Post, many parts of regional Australia would not have access to banking at all.

We are calling on local councils and organisations to ask them to join us in fighting for federal legislation to create a Commonwealth Postal Savings Bank. A public postal savings bank will guarantee banking services at Australia Post and support the Licensed Post Offices to provide financial services for regional and rural Australians.

Support for a postal bank is rapidly expanding. The Councils of Strathfield (NSW); Cobar (NSW); Narrabri (NSW); Banana (QLD); and Yilgarn (WA) have passed motions in support of a postal bank. On 7 September, the Licensed Post Office Group (LPOG), which represents the interests of 3,000 small business community post offices around Australia, [hosted a public forum](#) on a postal bank proposal at Parliament House in Canberra. This event featured former New Zealand Cabinet Minister Matt Robson, who served in Helen Clark's Labour Party-led Coalition government from 1999-2002, and whose party started NZ's postal bank, called Kiwibank. Parliamentarians who support the postal bank also spoke, including Bob Katter MP, Senator Malcolm Roberts (One Nation) and Senator Gerard Rennick (Liberal Party). Genuine grassroots support for a postal bank is having a significant impact on politicians from all of the major parties.

Legislation for a public postal bank, the [Commonwealth Postal Savings Bank Bill 2021](#), has been drafted and Bob Katter MP is preparing to introduce the Bill into parliament.

We have drafted the following motion/resolution as a guide, which I am asking you to please consider discussing and moving at your next meeting, to endorse the *Commonwealth Postal Savings Bank Bill*.

Draft motion/resolution for a Commonwealth Postal Savings Bank

1. **The Council notes that:**

- Bank branch and ATM closures are leaving many communities without access to financial services, especially in regional Australia;
- Since 1975 the number of bank branches in regional Australia has fallen by more than 60 per cent, and there are more than 1,500 communities across Australia with no bank branches at all;
- A large proportion of the population, including the elderly, disabled, small businesses, and local schools and charities, will always have a need for face-to-face financial services, despite advances in technology;
- For hundreds of communities, their only access to cash and financial services is through Bank@Post at their local post office;
- Bank@Post is an essential service to all communities, but is vulnerable to commercial decision-making by the banks, which can choose to withdraw their participation, and charge excessive fees on transactions;
- With four major banks controlling 80 per cent of the financial system, Australian consumers suffer from a lack of real banking competition;

2. **The Council calls on the Commonwealth Parliament** to pass the *Commonwealth Postal Savings Bank Bill* to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal savings bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services—including deposit-taking, business and personal lending, and access to cash—are available to all Australians, and will contribute to Australia's national economic development.

3. **The Council will write** to the Local State and Federal Members of Parliament, to inform them of Councils desire to support the passage of the Commonwealth Postal Savings Bank Bill through Parliament.

I live in a regional town myself, in Winnejuup Western Australia. The nearby towns of Boyup Brook, Balingup and Donnybrook have lost their last Big Four bank. Access to banking services is essential for the functioning of our local businesses and tourism—markets, artists, craftspeople and local producers. A public postal bank would ensure these community businesses are supported in perpetuity.

If you would like more information, please feel welcome to contact me. We have been reporting on this matter for some time—articles, background information and video content can be found here: [An Australia Post 'people's bank'—a win-win solution for the nation](#)

Kind regards,
Melissa Harrison

[1] Dale Webster: [Why I spent a year counting every bank in regional Australia; 'Big four' banks casting a dangerous shadow in regional Australia; The Regional](#)

[2] Citizens Party: [Bank regulator shielding Big Four from scrutiny over regional branch closures](#)