
From: Melinda Young [mailto: [REDACTED]]
Sent: Thursday, 8 December 2011 11:20 AM
To: Adjudication
Subject: ING Bank (Australia) Limited - Notification - N93186

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Thank you for the opportunity to comment on this matter.

We can see no benefit to the consumer, the broker nor the lender by requiring introducers to undertake training by the MFAA. There are many other accredited training organisations that can satisfy training and continuing professional development programs for mortgage brokers.

In addition, the introduction of credit licencing removes the previous requirement for membership of the MFAA as the industry benchmark.

We see this as a clear example of third line forcing and oppose it.

Thank you.

Regards

Melinda Young

Mobile: [REDACTED]
130 / 23 Milton Parade
Malvern Vic 3144

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Telephone: [REDACTED]
Facsimile: 03 9832 0803

EXCLUDED FROM
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Email: [REDACTED]
Web Address: www.mortgagesimplicity.com.au

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