

## Regional Banking Submission

The Secretariat  
Regional Banking Taskforce

Please see comments below in response to the call for submissions on regional banking.

- Access to physical banking services is an important issue for those with low literacy and poor digital access, which covers much of the Wheatbelt WA region and especially our Aboriginal population.
- Dependency is high on regional Post Offices that have taken up banking service options. In WA there is a possible role for Community Resource Centres to deliver banking services, but there needs to be money in it for them to be viable.  
[http://www.drd.wa.gov.au/projects/Community-and-Culture/Pages/Community-Resource-Centres-\(CRCs\).aspx](http://www.drd.wa.gov.au/projects/Community-and-Culture/Pages/Community-Resource-Centres-(CRCs).aspx)
- What is missing from this review, is policy parameters for bank lending, as firsthand, self-investment by regional Australians is difficult and often impossible under current lending policy parameters.
- A bigger regional impact has the ability to develop strong business cases for housing investment. The actual return on investment is quite strong in many regional locations, even in the Wheatbelt. Whilst being unable to get past first base to order to access loans to get initiatives underway, housing availability will continue to remain a major inhibitor to regional development. All of the 42 Local Governments in the Wheatbelt WA have expressed critical housing shortages for service providers, health professionals, teachers and the general workforce.

Kind regards  
Pippa

***Pippa Harris***  
**Admin & Finance Officer**  
**RDA Wheatbelt Inc**