-------- Original message --------
Subject: RE: Seeking data on the percentage of credit card users who repay their outstanding indebtedness in a particular month, and a break-up of those who do not [SEC=UNCLASSIFIED]

From: Scribepj <scribepj@bigpond.com>

To: rbainfo@rba.gov.au

Sent: Thurs, 10 Nov '11 2:27 pm

Sharon

Thank you for your comprehensive response.

I am cycling up some steep mountains from Berry and Kiama this week, but I will definitely be expending many hours next week on fully appraising all your information, which 'prima facie' raises more questions about the dubious practice of providing very expensive cash advance credit to many people who shouldn't be availing themselves of it, because it renders them poorer.

Cheer

Phil J

Sent from Samsung Mobile