

Recruit your community—Local Government Resolutions

Recruit your community— pass the Commonwealth Postal Savings Bank!

Resolution campaign

To promote and build support for the **Commonwealth Postal Savings Bank (CPSB)**, we have [drafted a resolution](#) which can be adopted by local councils, chambers of commerce, union branches, political party branches, and indeed any community organisation. This draft is the beginning point for discussion and motions will vary from institution to institution.

Success

- 27 July 2021: [Narrabri Shire Council](#) in NSW unanimously passed a motion supporting the CPSB;
- 28 July 2021: [Banana Shire Council](#) in QLD carried a similar motion with no opposition;
- 3 August 2021, the **Licensed Post Office Group** endorsed the Commonwealth Postal Savings Bank Bill;
- 18 November 2021: [Shire of Yilgarn](#) in WA unanimously carried a motion supporting the CPSB;
- 25 August 2022: [Cobar Shire Council](#) in NSW passed a *Mayoral Minute* resolution in support of CPSB;
- 5 September 2022: [Strathfield City Council](#) in Sydney, NSW unanimously passed motion supporting CPSB;
- 20 September 2022: **Shire of Flinders** in QLD resolved to write to Robbie Katter (QLD State MP for Traeger) in support of the CPSB ([PDF Extract](#))
- 17 October 2022: **City of Wagga Wagga** in NSW unanimously carried a motion urging the Government to consider a Post Office people's bank ([PDF Extract](#))
- 25 October 2022: **District Council of Coober Pedy** in SA passed a motion in support of the CPSB ([PDF Extract](#))
- 7 November 2022: **LaTrobe City Council** in VIC unanimously carried motion calling for the CPSB to be passed ([PDF Extract](#))
- 15 November 2022: **Livingstone Shire Council** in QLD carried a motion supporting the CPSB ([PDF Extract](#))
- 15 November 2022: **Shire of Dowerin** in WA carried a unanimous motion in support of the CPSB ([PDF Extract](#))
- 16 November 2022: **Etheridge Shire Council** in QLD unanimously carried motion supporting the CPSB ([PDF Extract](#))
- 24 November 2022: **Ballina Shire Council** in NSW carried a motion similar to that passed by the City of Wagga Wagga. ([PDF Extract](#))
- 14 December 2022: **Mornington Shire Council** in QLD carried a motion supporting a government post office bank. ([PDF Extract](#))
- 19 December 2022: **Upper Hunter Shire Council** in NSW unanimously carried motion in support of the CPSB. ([PDF Extract](#))
- 31 January 2023: **Derwent Valley Council** in TAS carried a motion to write to the Government expressing its support for creating a public post office bank. ([PDF Extract](#))
- 23 February 2023: **Barkly Regional Council** in the NT unanimously carried motion in support of the CPSB. ([PDF Extract](#))
- 19 April 2023: **Cumberland City Council** in NSW carried a motion supporting the establishment of a Government Bank operating through post offices. ([PDF Extract](#))
- 13 June 2023: **Barunga West Council** in SA endorsed the CPSB, and will communicate its support for it to their local Federal MP. ([PDF Extract](#))
- 17 August 2023: **Temora Shire Council** in NSW carried motion in support of a Public Post Office Bank. ([PDF Extract](#))
- 17 October 2023: **Edward River Council** in NSW passed a resolution to write a letter of support for a Public Post Office Bank. ([PDF Extract](#))
- 27 February 2024: **Naracoorte Lucindale Council** in SA carried a motion in support of

establishing a Post Office People's Bank. ([PDF Extract](#))

As seen from these results, activists are taking [this motion/resolution](#) and motivating its adoption.


[DOWNLOAD all the above Council Motions as single PDF](#)

The Citizens Party urges all Australians who support a post office people's bank to take to their local council, chamber of commerce, union branches, political party branches, indeed any community organisation, and ask them to endorse the Commonwealth Postal Savings Bank Bill.

Narrabri Shire Council (NSW) motion and rationale

MINUTE 131/2021

Moved: Cr Maxine Booby Seconded: Cr Ron Campey



1. That Council notes that:

- a. Bank branch and ATM closures are leaving many communities without access to financial services, especially in regional Australia.
- b. 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.
- c. 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.
- d. For hundreds of communities, their only access to cash and financial services is through Bank@Post at their community Post Office.
- e. 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.

2. That 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. That Council 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.

In Favour: Crs Ron Campbell, Maxine Booby, Ron Campey, Lloyd Finlay and Robert Kneale

Against: Nil

CARRIED 5/0

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In moving the motion endorsing the Commonwealth Postal Savings Bank (CPSB), Councillor Maxine Booby provided the following “rationale”:

“As Councillors would be aware Wee Waa has recently lost both banks and their services.

This has disadvantaged many people and businesses and charity groups in town. Businesses have had to allow an employee to travel to Narrabri to do business banking. This involves 1-2 hours of lost time.

Businesses need to bank daily takings and or access cash to service customers in their shopping. Not everyone uses EFTPOS cards.

Charities do not have local access for cash for functions and these functions run on cash, ie: raffles, street stalls, Christmas carnival etc. A Commonwealth Postal Savings Bank would ensure these services that are so important to the smooth functioning of a community.

The present arrangement between the National Australia Bank and Commonwealth Banks can change at the banks' whim. Already charges for transactions have increased to \$4.50.

The situation in Wee Waa is exacerbated by the removal of the town's ATM. EFTPOS is available for limited cash at IGA and the Bowling Club if you are a member. When the internet went down last week for 3 days people could not access their money and businesses could not service cards or cash outs.

A Commonwealth Postal Savings Bank (CPSB) would permanently secure the financial viability of Australia Post and the LPOs, based on a legislated agreement with Australia Post that guarantees the LPOs share the revenue—their income will not be at the mercy of the private banks deciding whether or not to renew their Bank@Post deals.

It would guarantee financial services for all Australians. The private banks have abandoned small towns in regional Australia and low-income suburbs, but they all have post offices, through which they will be able to bank with CPSB

will be able to bank with CPSB.

It would guarantee bank deposits. The CPSB will be a public bank, owned by the government, which will guarantee all deposits, so Australians who bank at the postal bank will know they won't lose their savings in a financial crisis or deposit "bail in".

There would be no "de-banking". As a public bank the CPSB will not be allowed to discriminate by de-banking lawful businesses.

It would support cash payments. The private banks are trying to do away with cash, which would be a disaster. The CPSB would allow people to always access cash."


The Executive Management of Narrabri Council added the comment: "It should be noted that the above motion is a template motion drafted by the Australian Citizens Party."

Banana Shire Council (QLD) motion

In a 29 July letter to the local MP, Cr Neville Ferrier, Mayor of Banana Shire Council advised that Council passed a resolution (right) in support of the Commonwealth Postal Savings Bank proposal at its general meeting on 28 July 2021.

12.1.7 POSTAL SAVINGS BANK

Date: 22 July 2021
Author: Thomas Upton – Chief Executive Officer
File ID:
Letter ID:
Attachment: Doc. 1639582
Minute No: OM005068



Resolution:

Council resolves that:

- 1. The reduction in bank branches has reduced access to banking and financial services in rural communities.*
- 2. Access to banking services through existing commercial arrangements between banks and Australia Post do not offer long term security of access to services in rural communities.*
- 3. Banana Shire Council supports the establishment by the Commonwealth, of a Commonwealth Postal Savings Bank as the more reliable and secure way to ensure continued access to banking services for rural communities.*

Moved: Cr Pender

Seconded: Cr Leo

Carried

Report

Attached to this report is correspondence from the Australian Citizens Party including draft legislation to establish a Postal Savings Bank in Australia. The Australian Citizens Party is seeking Council support for the establishment of the Postal Savings Bank.

Councillors would be well aware of the withdrawal of banking services across Australia over the last 30 years and how the adverse effect of this has been disproportionately felt by small rural communities.

Three commercial banks currently banking have banking service arrangements with Australia Post (National Australia Bank, Commonwealth Bank and Westpac Bank). The National Australia Bank and Commonwealth Bank have agreements extending through to 2030 with Westpac Bank currently negotiating longer term arrangements with Australia Post.

The existing commercial arrangements between the major banks and Australia Post does not offer the same level of security of access to banking services as government mandated services such as that proposed by the proponents of the Postal Savings Bank.

Council endorsement of the proposal is recommended.

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In that letter he makes the point, "Council acknowledges that the National Australia Bank and the Commonwealth Bank have agency arrangements with Australia Post through to 2030 and that Westpac are currently negotiating longer term arrangements with Australia Post as well."

"Notwithstanding the above arrangements the reality for small and medium sized rural communities is that the above arrangements are commercial in nature and subject to change at short notice. Council's view is that the above arrangements do not offer long-term security of access to banking services for rural communities. Council has supported the establishment of a Commonwealth Postal Savings Bank to offer long term security of access to banking services to rural communities as well as ensuring the ongoing sustainability of post offices in rural communities."

Council's actions got some local media attention in the Rockhampton, [The Morning Bulletin](#) with an article, [CQ Council endorses idea for national bank](#), by Lachlan Berlin on 5 August 2021.

Shire of Yilgarn (WA) motion



Ordinary Meeting of Council Minutes
Thursday, 18 November 2021

Officer Recommendation and Council Decision

209/2021

Moved Cr Close Seconded Cr Nolan

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 (5/0)


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In response to a very detailed email the Shire of Yilgarn in Western Australia passed a motion in support of the Commonwealth Postal Savings Bank Bill on 18 November 2021.

It is noted in the Chief Executive Officer's Report that the resolution was raised at an earlier Councillor Discussion Session after having "received an email from a Melissa Harrison, who introduces herself as a researcher and reporter for the *Australian Alert Service*, the weekly magazine of the Australian Citizens Party, whereby the "Councillors sought to have the matter referred to the November Council meeting for a determination."

It is noted by the Chief Executive Officer that the "Yilgarn district has lost two banks in the last few years and the community, including the Shire, are reliant on the local Australia Post outlet, or must travel over 200km round trip for depositing and in person banking needs.

Cobar Shire Council (NSW) motion



MAYORAL MINUTE
FILE C13-1-5 AOP REFERENCE: 3.1 ATTACHMENT: NO
AUTHOR: Mayor, Peter Abbott

123.08.2022 **RESOLVED:** 1. That 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 licenced post offices, which will ensure a 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.

2. That Council writes 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.

3. That the motion be forwarded to the next Local Government NSW conference for consideration and support.
Clr Abbott /Clr Payne

124.08.2022 A Division was called
Clr Payne/ Clr Marsden **CARRIED**

For: Clr Toomey, Clr Maxwell, Clr Simpson, Clr Neale, Clr Marsden, Clr Abbott.
Against: Clr Winders, Clr Payne, Clr Prince, Clr Lea-Barrett.
CARRIED


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On 28 August 2022, Cobar Shire Council became the forth council to support the Commonwealth Postal Savings Bank Bill.

Mayor Peter Abbot used his prerogative of a *Mayoral Minute* to initiate a discussion and motion that passed 6-4 in favour of council writing to their Local State and Federal Members of Parliament, to inform them of "Council's desire to support passage of the Commonwealth Postal Savings Bank Bill through Parliament"; and for the motion to be forwarded to the next Local Government NSW conference "for consideration and support".

As one councillor said during debate on the likelihood of getting the post office bank, even if it doesn't come to pass, it might "force the banks to stop shutting down branches".

Strathfield City Council (NSW) motion



COUNCIL MEETING - 6 SEPTEMBER 2022
MINUTES

9. DEFERRED/OUTSTANDING MATTERS AWAITING REPORT
Items by Exception - Section 13 of Council's Code of Meeting Practice
187/22
RESOLVED: (Blackmore / Hall)

That in accordance with Section 13 of Council's Code of Meeting Practice:

1. Council alters the Order of Business in accordance with Clause 8.1, and
2. The items listed below be dealt with by exception and that they be adopted as recommended by a single Motion:

10.1 Mayoral Minute 20/22 - Trees for Marie Bashir Public School
13.1 Report from Traffic Committee meeting on 16 August 2022
13.2 Report from Multicultural and Diversity Advisory Committee meeting held on 17 August 2022
14.1 Pedestrian Crossing at Hampstead Road - Councillor Raj Datta

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14.6 Support for the draft Bill to establish a Commonwealth Postal Savings Bank (CPSB) - Councillor Cai
14.9 Sponsorship of Chalmers Road Public School Trivia Night - Councillor Karen Pensabene
GM1 Delivery Program Report - January to June 2022
GM2 Community Gardens Policy Public Exhibition
GM3 Draft Small Grants Policy Public Exhibition
GM4 Event Calendar FY22/23
GM5 Council Tenders Advertised and Awarded
CC1 Investment Report - July 2022
CC2 Councillor Workshop 16 August 2022

[Click for PDF of Motion Text and Minutes Extract](#)

On 6 September inner-western Sydney's Strathfield Council became the fifth Australian Council to pass a motion endorsing an Australian postal bank. The vote was unanimous. Andrew Soulos, former Mayor of Strathfield, and Kingsly Liu, Citizens Party Senate candidate for NSW, led the effort to make this happen. The news was warmly greeted by Licensed Post Office Group (LPOG) Executive Director Angela Cramp and Deputy Chair Andrew Hirst.

The motion read:

That Council write to each member and senator of the Federal Parliament urging that they support the Commonwealth Postal Savings Bank Bill 2021 for:

- (i) the betterment of every Strathfield and Australian citizen and
- (ii) the betterment of Strathfield Council's and all Australian Councils' finances.

The Rationale behind the motion opens with:

Why is postal banking a local government issue?

- The financial bottom line of councils, can benefit from increased banking competition and low-cost loans, is a local government issue.
- Improving the quality of life for constituents is a responsibility that connects all levels of government.

Why the need for a post office bank?

- The Big 4 banks particularly have been closing branches at an alarming rate throughout Australia over the last few decades. Post Offices have a public mandate to remain open to communities everywhere.
- The Big 4 banks particularly have been moving away from face-to-face services and towards electronic services leaving traditional customers, including elderly and disabled, behind.



LEFT: Kingsley Liu and Andrew Soulos celebrate Strathfield City Council passing motion for post office bank. RIGHT: Thumbs up from LPOG Angela Cramp and Andrew Hirst.

[NEXT — Solve financing needs of local government](#)

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