

Brad Edwards, Company Secretary

7 April 2009

Mr Mark Weir
Co-Chairman
Storm Investors Consumer Action Group Inc.
PO Box 587
REDCLIFFE QLD 4020

Dear Sir

Thank you for your letter of 27 March 2009.

The impacts of the global financial crisis have caused hardship and stress to many people.

Customers are a key stakeholder in the Bank of Queensland Group, along with shareholders, staff and the community.

The Bank seeks to address any individual customer concerns in an appropriate manner which also balances all stakeholder interests. This has always been at the heart of the Bank's service proposition.

The Bank has in place a Financial Assistance & Hardship Policy which may be applied to assist customers who meet the criteria of that policy.

The Bank will assess any such application on its individual merits and has indicated publicly that any Bank of Queensland customer suffering hardship, should contact their local branch in this regard.

The Bank does not however, intend to meet with collective or action groups, notwithstanding their possibly well stated intentions.

Yours faithfully



Brad Edwards
Company Secretary