

This is to certify that  
**Cameron Howlett**

0000373 | 16/07/2014

has committed to The Banking and Finance Oath.



Trust is the foundation of my profession  
I will serve all interests in good faith  
I will compete with honour  
I will pursue my ends with ethical restraint  
I will create a sustainable future  
I will help create a more just society  
I will speak out against wrongdoing and support others who do the same  
I will accept responsibility for my actions  
My word is my bond

A handwritten signature in black ink, appearing to read 'Stephen Dunne'.

**Stephen Dunne**  
CHAIRMAN  
The Banking and Finance Oath Limited