Submitter: Victor Martick (General Manager), West Force Credit Union Date received: 20 February 2020 via email

'To whom this may concern,

Directors and Senior Management of our Credit Union already are required to meet Fit and Proper requirements with the Reserve Bank of New Zealand, Westforce fails to understand why this would also need to be repeated as part of a new CC certification regime.

Westforce proposes that the new CC certification regime requires that those that do not meet the current Fit & Proper requirements under any NZ Government regime will be required to do so under the Commerce Commission certification regime.

We hope common sense prevails.

Thank you.

Regards,

## Victor Martick

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