

## SUBMISSION ON POLICY ISSUES RAISED IN ROUND 6

Submitted By: [REDACTED]

Email: [REDACTED]

Phone Number: [REDACTED]

Submission for: My Self

Name of other person, business or organisation:

Do you agree to your submission being published: Yes

Do you agree to your full name being published: No

Your submission:

Hi, I am writing my complaint about the banks and their abuse of credit cards with the consumer, in my case its [REDACTED] Everyone you talk to tells you the same thing, being ripped off by these people and nothing you can do about it, yes you can contact [REDACTED]

My direct complaint here is their [REDACTED] travel insurance, I have had to find out the hard way this is nothing more then a scam. You give them everything they need and all they do is change the rules as you go, repeatably send you back questions on things they have been answered and just say 10 more days, deliberately doing this to make you go away. Better still, ask for things that cannot be given. It is nothing more than a big money-making scam and sadly its allowed to go on. They just don't pay, and they know the consumer can do nothing about it. This is more the reason senior people within the banks and their mates in the insurance companies should be asked some hard questions. When you call them about insurance you call their number and their people, that is a fact. Please don't let these banks hide behind, It's the insurance company", it is not!. They are making the money and they only allocate so much back.

The worst part about their travel insurance scam, We the consumer think we are covered, but in most cases we are not, we lose the chance to have real travel insurance, thinking our credit card covers us. If I had paid for my travel insurance with Australia post I would be paid, these guys just make up [REDACTED] Not to pay, and Most of us go away, as we have no one or nothing we can do about it.

I pay almost \$800 a year for this card to get these so-called perks, sadly half of them are not really there and the most important one, insurance, is a scam.

Their fees and charges are way over the top, no other country in the world pays fees like we do here. But they all do it, why is that?

The other big scam is the frequent flyer points, they don't give anywhere near what they state you should get. In [REDACTED] case you are not even allowed to see what point you get, they will not give you the break up, and don't bother asking their [REDACTED] you get no support.

These guys are making billions from these items noted, and it's a deliberate take from the people at the top of these banks, they know what they are doing and the money they are unlawfully taking from the consumer is billions. When you deal with [REDACTED] even though you have an Aussie card, they will pass you on to the overseas people to run you around that much you cannot be bothered calling them back.

These banks are scamming millions from the consumer, Please this is going to be our only real chance to have this investigated, if you don't do it now they will only get worse.