

SUBMISSION ON POLICY ISSUES RAISED IN ROUND 6

Submitted By: Selwyn Krepp

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: Yes

Your submission:

Royal Commission Inquiry into Misconduct in Banking has failed to cover and exhibit case studies in multiple topics under SME & Farmer lending. Conventional mainstream banking of Mental Health; fraudulent conduct; falsified documentation; premature foreclosures in the absence of breaches, financial defaults &.or monetary arrears; consumer redress and Bank appointed and nominated 3rd party agents (inclusive of Receivers & Managers/Controllers/Administers/Valuers/Consultant.) - have all escaped scrutiny and examination, thus allowing FSP to forgo accountability for their conduct and behaviours.

The only topic in the SME arena was 'Irresponsible Lending' and my 'layman's' interpretation instantly meaning that I if I claim to have experienced irresponsible lending, then I was an 'Irresponsible Borrower'; that was not the situation in with my loans.

Royal Commission has failed in their duties in meeting community standards and expectations in examining far too few case studies from the SME & Farming from 61% of all Submissions of approx 10400 lodgements and meaning 6,100 complaints and only 27 scenarios held for the entire inquiry.

Royal Commission Inquiry has failed all Australians to act with duty of care and in a fair and reasonable process for the discharge of responsibilities and display of integrity and professionalism in the performance of the Inquiry.

I am available to be convinced otherwise..