

SUBMISSION ON POLICY ISSUES RAISED IN ROUND 6

Submitted By: Diane Ohlmann

Email: [REDACTED]

Phone Number: [REDACTED]

Submission for: Another Person

Name of other person, business or organisation: [REDACTED]

Do you agree to your submission being published: Yes

Do you agree to your full name being published: Yes

Your submission:

[REDACTED] and I applied for our first personal loan at the [REDACTED] and took out Loan Protection Insurance with [REDACTED]

At the time [REDACTED] was working and ran his own business.

Loan Protection number [REDACTED]. 23 October 2014-6 March 2015. Loan had to close due to account being hacked.

[REDACTED] was in good health until November 6 2014. He was diagnosed with [REDACTED] which eventually made us close our business.

I have been on a Carers Pension since 2009 caring for my Mother after my Dad passed away. When [REDACTED] was working we bought hospital bed, fixed Mums home to keep her safe at home.

We applied for another loan with Protection number [REDACTED] March 2-closed 8 April 2015. Fraudulent transactions never followed through by [REDACTED]. We continued loan protection. Now income was my Carers Pension and [REDACTED] Disability Pension.

April 5th another loan was opened loan protection number [REDACTED]. Closed 14 sep 2017.

We went to claim on the insurance only to be told we do not qualify and should not have been approved a loan nor the insurance.

[REDACTED] on October 15th 2018 confirmed that as we lshould not have been sold the insurance nor loan-due to fraudulent transactions, we should be able get our money back. And to call the branch. The branch told us to contact [REDACTED]. No success. [REDACTED] is happy to assist in any way.

I also took out loan protection on my credit card [REDACTED] Approved 27 May 2014-21 April 2017. Denied chance of a claim.

We are in severe financial hardship.currently my Mother is on home oxygen and [REDACTED] on strong anti anxiety medication while I submit this form.

If my Mother requires a hospital admission today. We have no funds. Un registered car. We can not her Health insurance. Debt collectors at our door. Bank only called me today as they know I will lodge this submission as I did the Bank submission in September. But offered lresolution . We need to reclaim the insurance deducted from our accounts as policy should not have been sold.

We are in deep trouble. The CBA have destroyed our lives.

Yours sincerely,

[REDACTED]

I would submit support documents but must attend to my Mother and Husband. Youre our only hope.