

SUBMISSION ON POLICY ISSUES IDENTIFIED IN THE INTERIM REPORT

Submitted By: Lewis Bramley GOODRIDGE

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:

My submission targets what is past and also present conduct of the banks especially the [REDACTED] of Australia where by policy and guidelines customers are directed to high cost finance in that case for consumer goods are directed to [REDACTED] trading as "[REDACTED]". These guidelines could be high minimum borrowings available for a Personnel Loan, e.g. C [REDACTED] \$4000. Under their I rent conditions I will be paying three times the value of the goods with no claim of title after the period of rental, and they can refuse to allow me to pay out a balloon payment to gain title to the goods. The Banks are by being involved in all levels of lending are acting in a manner close to cartelling or Mafia type loan arrangements