

## SUBMISSION ON POLICY ISSUES IDENTIFIED IN THE INTERIM REPORT

Submitted By: Thomas George MILLER

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:

To the Commissioners, I Thomas George Miller am seventy years of age and a Disability Support Pensioner, with a history of debilitating head injury.

About five years ago I was living in poverty and accumulated a debt with [REDACTED] that increased to the point where I sought advice from Communicare, about how to meet it. Ms Anne Hawkins from Communicare entered into negotiations on my behalf to have repayment reduced on the basis that Bankwest had been unconscionable, considering my circumstances; and the rate of repayment was reduced.

I am very grateful to Ms Anne Hawkins because I was despairing and Bankwest was unsympathetic.

The experience has affected my view of banks and, looking back, I feel they are on a lower rung of the ladder than car salesmen, or even politicians. That as may be, I think most people hope for a better society with a fair go for everybody.

I think that banks should be like pillars of our society with assurance that their conduct is legal and regular. Toward that end, I think the banks should be nationalised, just as Prime Minister Ben Chifley proposed some seventy years ago.