

SUBMISSION ON POLICY ISSUES IDENTIFIED IN THE INTERIM REPORT

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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:

The Commissioner - Royal Banking Inquiry

To Whom It May Concern - Dear Sir - -

After following the Royal Commissioner's Inquiry into the Banks and My own experience with the "Culture of the [REDACTED] with whom I had My Trust Account and General Account with as a Licensed Real Estate Corporation - I strongly request that the Commissioner *Separates the Major Banks* from the "High Risk Investment Portfolios" and "Housing Loans", - in other word re-implement the Glass Segal Banking System, like wise have the Banks Audited by the "Australian Regulative Authority's Accountants" on a Yearly basis same as Our Real Estate Trust Accounts are Audited.

Since 1999 the Banking Industries Culture is becoming worst, as to My past experience with the [REDACTED] after the GFC - The [REDACTED] debited the Trust Account Fees from My General Account - Thus Failed to "Pay the Interest Owing" on My General Account Balance being a Substantial Amount for a "Period of Nine Months" (Three BAS Periods).

This Issue was over Looked due to an Illness from this Period - Once discovered I had to Threaten the [REDACTED] with Litigations if Not Paid with-in Seven Days -- After a lengthy Debate the Interest Owing was Paid - This was not really an Over-site as I was informed that this ill-practice was *common with other Business's*, - currently I am with the Heritage Bank being Great.

I strongly request that the Commissioner *Breaks Up the Trading Banks from the High Risk Banking Investments*, - *re-implement the Glass Segal Banking System as created by President Roosevelt in 1933 - "The Bate men's Act"* also should be deleted why should the "Public's Hard Savings" be used to "Prop Up the Reckless Investments" that are prone to Fail from the alleged "To Big To Fail Banks" - This Act was passed in Parliament by the Treasure now P.M. at 2 am in the morning with "Five Naïve Senators", who apparently were not informed of the Full Content?? -- "The Bate Men's Act" was never discuss by the Parliament as democracy requires, nor released to the Media for Public Scrutiny -- The Government along with the Big Four Banks a "Corrupt Chain of Command" - This Command requires to be "Broken Up and Audited for prosperity" for the Public and Fairness to all concerned.

The Banks are becoming an illegal Institution with-in Themselves as to the Big Four - The Liberals requiring a favorable donation to support Their Elections, The "Too Big Too Fail Banks" are only to Happy to Oblige - providing the "Liberals give in to the Banks Liking's"? - Which is what has been Happening - After all Mr Morrison (P.M.) ex-treasure did not want an Inquiry?? - He knew of the Dirty Laundry in the Cup-board that being only to obvious //.

Now that We have explored this Far - "Like D-Day" - "We have landed on the Beach" - "We can't Stop Now".

Regards - - - Mike Maher.

[REDACTED]