

## SUBMISSION ON POLICY ISSUES IDENTIFIED IN THE INTERIM REPORT

Submitted By: Brad Golding

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:

Commissioner Kenneth Hayne.

Dear Commissioner Hayne

I have very little money, and I do not have a mortgage or other assets of value, so you may think it odd that I am writing this submission. However, I know many, many people are out there are doing it tough partly through their own fault taking out mortgages that are really beyond them, but, as your enquiry has shown, being deceived by the banks which have allowed this to happen to satisfy their greed at the expense of people who were easily misled.

If the past is anything to go by, the individuals responsible for these crimes will walk free. Justice has been shown to be dependent on how much money one has to throw at top lawyers. The rest of us without such wealth can only dream of justice like the large number of people who will be thrown out of their homes when the banks foreclose on them.

I am no economist, but it seems to me that the idea that some people are talking about of breaking up the banks to protect customers' savings may cushion the impact for Australians should the economy really take a dive, as some are predicting.

It is my earnest hope that you will be able to refer some of these overpaid financial parasites to the police to be prosecuted.

Thank you for considering my submission sir.

Yours sincerely

Brad Golding

[REDACTED]