

## 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:

Hi there,

I am urging the Commission to uphold maximum pressure on the banks.

I do not feel that this probe has gone deep enough, nor has enough time been allocated to investigate everything in detail.

I am not a bank-hater. All I ask for is fairness.

Unfortunately, I have missed the cut-off for Past Behaviour as I was overseas. I could have proved that the Commonwealth Bank charges DEBIT INTEREST on accounts that are NEVER EVER EVER overdrawn!

I drew this to their attention on multiple occasions over several years and they NEVER EVER EVER changed their procedures - ripping off potentially hundreds of thousands - or millions - of account-holders.

I also feel that I had some open-and-shut examples of Irresponsible Lending from CBA and Westpac.

I would like to see the Royal Commission extended in the interests of fairness and transparency.

Dr A Bell