

## SUBMISSION ON POLICY ISSUES IDENTIFIED IN THE INTERIM REPORT

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Email: [REDACTED]

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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:

Proposed changes.

1. banks should be required to minute all meetings with clients and table those meetings on a file which is also accessible by the client. So there is no argument what was discussed when.
2. all internal banking documents should also be made accessible to the client. One can then establish if and when errors are made and correct them.
3. any client grievances or claims should be managed by using registered practicing accountants to analyse the documentation available in the first instance, not the bank or a government agency.
4. court and lawyers should be a last resort for a claim against the bank. To deter court proceedings;
5. the legal costs of any claim against a bank should then be paid for by the defending bank until a decision is handed down. Then and only then a trained and paid for lawyer (whom a victim can not afford) may give that victim a fair chance in court, or
6. should claims against banks become criminal cases in the first instance prosecuted by a public?

Thank you.

Dale McNally.