

## SUBMISSION ON POLICY ISSUES IDENTIFIED IN THE INTERIM REPORT

Submitted By: [REDACTED]

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: No

Your submission:

I really want Commissioner Kenneth Hayne to act now and fix the banks by breaking them up via Glass- Steagall separation. The traditional commercial banks with deposits, from all other financial services.

Please investigate APRA's bail in powers, and the banks' ability to change the terms and conditions of deposit accounts without notice to allow APRA to order a bail-in of deposits.

I am [REDACTED] concerned that we are going to have another financial meltdown. I fear that there will not be enough time for the recovery- if and when it happens for me to be financially stable in my retirement years and don't want to be at the mercy of these banking cartel casinos. You have an opportunity to stop one of the evil and corrupt sectors of society from continuing their path of destruction. There are few commendable men left on this earth. Please stay on the course to help bring sanity to this mad world we are leaving our children.