

## SUBMISSION ON POLICY ISSUES IDENTIFIED IN THE INTERIM REPORT

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Submission for: Another Person

Name of other person, business or organisation: Jonathan ToBata

Do you agree to your submission being published: Yes

Do you agree to your full name being published: Yes

Your submission:

Royal Commission Inquiry into Misconduct in Banking has not heard adequate case studies of submissions pertaining to conventional and mainstream banking and misconduct.

27 case studies only from 10,100 submissions of which 61% relates to Banking - fair and reasonable representation does not reflect the concerns of the people and submission owners. Therefore, the Royal Commission Inquiry has not been fair and reasonable in the terms of reference for all Australians. The RC has failed in it's duty.

An extension of time and expansion of terms is grossly warranted and required.

The Royal Commission has further failed in its deployment of duties and its willingness to advise in advance of proceedings to name Banks to appear in Round 7 Hearings in Sydney & Melbourne. Concerned Bank victims are disadvantaged with making forward travel arrangements with FSRC non discoveries and non disclosures.

Intention and deceitful conduct of non disclosures comes into question. Liberal Government intervention in the hiding of information is rife within consumers/borrowers and victims paradigm.

Extend the Royal Commission Inquiry which is inside policy & TOR and Commissioner Hayne has that 'right' that he can exercise.