

SUBMISSION ON POLICY ISSUES IDENTIFIED IN THE INTERIM REPORT

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Submission for: My Self

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The only way to stop the banks from the conduct revealed by the royal commission is through a full structural separation modeled on the us 1933 Glass-Steagall. The bill before Parliament I believe achieves this the name is Banking system reform (separation of banks) bill 2018. Secondly I would ask the commissioner to investigate Apra's bail in powers and the banks plan to seize deposits in any future crises. Finally please call on Dr Wilson Sy former head of research appra to testify on the above issues.

Yours sincerely

John Fowler

PS: keep up the good work.