

## SUBMISSION ON POLICY ISSUES IDENTIFIED IN THE INTERIM REPORT

**Submitted By:** Michael John Gough

**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:** Yes

**Your submission:**

Stuctual change in the banking industry is necessary. The solution is in legislation that is already before parliament, the banking system reform bill 2018, introduced by bob Katter on June 25. Commercial banking and investment banking must be separated.