

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:

[REDACTED]

In the late 1980s, I took out a credit card with the [REDACTED] with a credit limit of \$500. Over the years I was offered many extensions to this credit card facility without any application process; most of them were actually offered to me; all I had to do was tick a box and send back to them. The amount that I was offered increased over the years to just under \$30,000.

In approximately 2013 it became difficult to maintain the repayments and I negotiated with the bank to pay an amount of \$100 a month thereafter until the loan was fully paid. No interest was being charged in this process.

I began receiving monthly statements showing the amount that I paid and the amount that I still owed. This went on for years and in 2016 the [REDACTED] evidently sold my credit card debt on to a third party [REDACTED] and they began calling me. I initially refused to speak with them.

After a while, it became difficult to cope with the volume of calls and I asked them to stop harassing me. I suggested that they refer to the bank if they wanted more information. I was continuing to pay the [REDACTED] and I was not going to pay any third party. This toing and froing went on for a couple of years and in 2017 [REDACTED] told me that they would take action against me and began sending me threatening letters in earnest. At the end of 2017, they applied for bankruptcy and this process has continued until now.

I explained to [REDACTED] that I was recently separated from my abusive ex-partner who was now the subject of a family violence order. I let them know that my financial situation was precarious and that I was continuing to pay the [REDACTED]

During this process, I make contact with the [REDACTED] on two separate occasions begging them to sort this problem out as they were still sending the statements showing the reduced amount that I still owed, some \$23,000. The [REDACTED] claimed that I owed them some \$31,000.

Recently I went to the financial ombudsman service who after a lengthy process backwards and forwards, decided that they could not manage it because [REDACTED] were the ones taking action against me however my complaint was directed against the [REDACTED]

The [REDACTED] is still sending me statements requiring me to pay some \$23,000 all the while claiming now to have sold the debt to [REDACTED]. That is, I owe the [REDACTED] \$23K and [REDACTED] \$31K.

I have been very clear about my financial position, ongoing economic abuse from my ex-partner, the stage of court proceedings (my contravention application trying to force him to pay what the family court orders dictate – the provisions of which allowed for full payment of the [REDACTED] card) and my domestic violence position in general; with the [REDACTED] even applying within the [REDACTED] provisions for victims of domestic violence. They claimed I was not a customer yet they were still sending me statements; with the usual customer leaflets. The [REDACTED] refused to assist after initially offering, in writing, that they were in the process of bringing the loan back from [REDACTED] to themselves for me to repay directly.

Consequently, I face bankruptcy.