

SUBMISSION ON POLICY ISSUES IDENTIFIED IN THE INTERIM REPORT

Submitted By: [REDACTED]

Email: [REDACTED]

Phone Number: [REDACTED]

Submission for: Another Person

Name of other person, business or organisation: [REDACTED]

Do you agree to your submission being published: Yes

Do you agree to your full name being published: No

Your submission:

Version:1.0

StartHTML:000000345

EndHTML:001151506

StartFragment:001083553

EndFragment:001151360

StartSelection:001083641

EndSelection:001151354

SourceURL:<https://outlook.live.com/mail/compose/AQMkADAwATE2MTAwAC04NDgyLTc2N>

SUBMISSION BEGINS

Firstly - apologies I not able to load it all onto the above Form and send it that way, plus due to events and dates of those mentioned Events being provided by Winston Hepburn, all this is submitted in good faith and believing it to be true, but obviously that to be tested - confirmed or rebutted if/where wrong, so this SUBMISSION MADE ON A

WITHOUT PREJUDICE BASIS

Second

I ask that you withhold my name and contact detail, as I have a Credit Card with the Bank involved, and currently it would cause me some difficulty if that Bank decided to demand

full repayment, if they felt I not someone they liked after what I raise below.

If however you feel it - my name etc - should be disclosed, or any other issues/problems, I can be contacted by above email, or my address/detail is

[REDACTED]

[REDACTED]

And contact detail for the Bank Customer I relate a most brief story about

[REDACTED]

SUBMISSION BEGINS

I wish to raise two matters - both these I do not think have been touched on, yet are perhaps Nationally Significant - especially re comments made by the Commission at the beginning of your EXECUTIVE SUMMARY.

The First matter is fairly simple to detail, and is something that I am aware of because of my Banking.

The Second matter will involve someone who I hope/believe was asked approach you, but he is no good - fearful perhaps, or ever writing things on paper. He may be very well capable of doing this, but leaving school when not much more out of Primary School to help his family situation - he one of 7 siblings - has left him unable to ever write anything to anyone.

Anyhow initially YOU NEED NOT LOOK AT HIS PERSONAL: CASE - 36 YEAR TO DATE DESTRUCTION OF HIS LIFE THAT STILL CONTINUES TODAY. All you need do I believe is ask the involved Bank they provide you an answer to a question. But if that answer shows that the Bank has acted against others in other cases using the same tactic, THEN YOU MUST LOOK AT HIS CASE - because it will reveal a SHOCKING CULTURE WITHIN BANK POLICY/MANAGEMENT.

Now I thank you for the opportunity to offer comment on your Interim Report, and begin needed explanation of the two matters immediately below.

In your Executive Summary of the Interim Report, upfront mention is made of how current Banking Law requires services (Banking) be provided "efficiently, honestly and fairly". And then slightly further down, mention - or perhaps the question raised - re "Notices to Procedure" - with regards to "purposes of consumer protection". And further comment - or is consideration maybe required/needed? - re should consumers 'expect to be treated "fairly and honestly" ' ?!

The Commission makes it very clear it has closed receiving any further detail re bad or illegal Conduct by the major Banks, and just why it would do this when it still has months to run, could make one wonder - tentative - about just how serious the Commission is about addressing the most major point it makes in it's Interim Report - namely rev Bank Customers - Australians - all Australians, be they most small individuals, right up to Major Businesses and Corporation - DESERVE BE DEALT WITH HONESTLY AND FAIRLY ??!!

And so mindful of this, I request the Commission's right to allow I mention TWO CASES that just so clearly point out the possible magnitude of HOW SERIOUS THE PROBLEM IS THAT THE COMMISSION FACES IF THIS INQUIRY IS TO ACHIEVE A MEANINGFUL OUTCOME

- and I seek leave to raise this here, because I think these two cases maybe reveals a still perhaps unseen - hidden 'Banking Culture' - Banking methodology. I leave it up to the Commission to try seek the truth re is this Banking Culture truth or fiction - but if it true, it needs be ended?

FIRST ISSUE

I have had a mixed, sometimes amazingly lucky, sometimes amazing hard/difficult life. I am now at a perhaps similar age to your Commissioner. And about the main asset I own is a few old/collector cars - no house. I have maybe achieved some sometimes great things - by seeing something wrong - or could be made much better - and then sometimes come into contact with the person who can actually make it happen. But now I am at a stage in my life where I just hope I can improve the condition of my few not so valuable old/collector cars, such that I can maybe use some more of them before I die, that without the needed income to do so.

Most of the parts I need for these cars are overseas - the US usually. And so for near 15 yrs now, I use ebay to buy what I can afford. And as Australia over the last couple of decades has moved from making near everything we need for daily living, to now needing import more and more, but with less and less to pay or this versus the ever rising cost of doing this, our Aussie Dollar is in near permanent decline - from the 1980s amount of it buying near 120 US cents, to now just over 70 cents, and it tipped it may go into the 60s, and back a few years ago it into the 50s.

Anyhow what this has meant, is I have used and keep my Credit Card on a limit I think I can bear - near always it's maximum - it now for maybe last 8 yrs on a figure of about \$10,000.

Now since regulatory changes, Banks now tell you - warn - how many yeas not paying the card down each month it will take - in my case I think it usually about 80 years - I doubt I may live that long. If I sell a car, I can/will pay it off in a day.

BUT THE ISSUE I THINK THE COMMISSION NEEDS RAISE RE CREDIT CARDS IS THIS

Most people with Credit Cards they do not pay off each month originally got a Card on a lower limit - say \$2000 to \$5000. If you do the right thing, pay the interest each month, as the years go by, the Banks offer you a ever higher limit. In my case I stopped at \$10,000.

NOW WHAT THE COMMISSION NEEDS ASK - with CARD INTEREST RATES of above 12% - and earlier some up near 20%, after a few years the BANKS HAVE ALREADY RECOVERED THE ACTUAL COST OF 100% OF THE AMOUNT LENT. So after a customer say never repaying the Principal, they are gouging that same customer, when one realizes they only pay about 2-3% interest to those who lend them money.

So CREDIT CARD COSTS FOR PEOPLE RICH ENOUGH TO PAY THE STATEMENT AMOUNT EACH MONTHG EARN THE BANKS VERY LITTLE. BUT CREDIT CARDS FOR THE POOR - most financially challenged - EARN THE BANKS BILLIONS.

The cost of BANKS doing this to the National could be great - that near \$50 a month extra they charge over what would still be a significant profit of \$50 per account on a \$10,000 limit.

SO THE QUESTION TO ASK THE BANKS

WHAT IS THE PROFIT - revenues - from

a) Card holders who pay the outstanding amount each month

b) the revenue annually from Card Holders who roll the owing amount over each month.

I do not know how many billions out of Australian Banks Annual Profits, but I think it will be an interesting percentage of the Total - and that being paid by those who on lower/lowest incomes in some/many cases. Now each person needs be accountable for the choices they make re Cards - in my case I justify buying original but used still very good parts to fix/make my cars better for a fraction of what it would cost otherwise - so in other words the loss I take in interest charged, is way less than not being able to afford doing it any other way.

But out there in Australia, I sure there are hundreds of thousands - if not millions of Australians trapped with CREDIT CARDS THEY MAYBE HELD AT THAT DEBT LEVELS FOR 5-10 YRS PLUS THEY CANNOT PAY OFF ANYTHING MUCH EACH MONTH?

Please ask the question - IT GOES TO BANK CULTURE

SECOND ISSUE

Firstly an opening explanation. Near 40 years ago, I was told this story about this most rare car - one that no one knew existed in Australia. It was purchased in the height of the great Depression and cost over \$5million in today's figures, The person who told me about it, in just the few weeks I knew him, told me the most amazing stories re it, and himself, and how he knew of it, even though he initially had no idea of the name of the car. Then he died suddenly from a heart attack. His stories involved WWII Battle of Britain experiences, ASIO re Russia and the US, the cover up of two murders, the car being smuggled away to a place where it now with another so incredibly rare European Car that was never known in Australia, and now would be worth maybe \$5million.

After his death I asked his wife could she figure out where he meant the car might be - she was on pain killing drugs, had no idea. So I gave it all up - it just too unbelievable. But the weird part is over the next 30 years, I kept finding out from all different parts of Australia - people who did not know the other people or other parts of the story - that the story that seemed so impossibly untrue, was actually true - the car had existed exactly as he said, the murders had likely occurred as the Police had held the gun used in the never revealed 2 murder for over 30yrs - etc etc.

Now why I tell you this, is what I am to tell you below DOES NOT MAKE SENSE - you just cannot believe a BANK WOULD GIVE A MOST LOYAL AND TRUSTED CUSTOMER SUCH

GRIEF FOR NEAR 35 YEARS.

Now if it is true - and I believe it is, but there may be bits to the other side of story - THEN WHAT CONCERNS ME IS THAT THERE MAY BE A CULTURE - Unwritten or UNBROUGHT TO LIGHT POLICY OF SILENCING EMBARRASSING CUSTOMERS BY GETTING THEM ARRESTED, AND THEN PUTTING RESTRAINING ORDERS ON THEM.

SO FOR NOW YOU NEED NOT READ ANYTHING BELOW - look at the pictures of the Customer/Victim - his near worthless house that his Bank of maybe 70 years has reduced him to

- BUT WHAT I ASK IS A GOOD START - OR END TO THIS MATTER.

IS ASK THE

1) APART FROM THEM GETTING A NEAR % YR CUSTOMER MR [REDACTED] ARRESTED FOR JUST GOING INTO HIS BRANCH AND ASKING HE SEE THE MANAGER RE HIS ACCOUNT, HAVE THERE EVER BEEN ANY OTHER CASES WHERE THEY HAVE DONE THIS?

2) WAS IT JUST THE LOCAL MANAGER'S DECISION TO ARREST HIM, OR DID THE MANAGER GET DIRECTIONS OR ADVICE FROM HIGHER UP?

3) WHAT IS/WAS BANK POLICY RE CUSTOMERS COMING INTO BRANCHES RE ISSUES THEY NOT HAPPY WITH?

4) WHT IS THE NUMBER OF [REDACTED] CUSTOMERS - former or present - THAT HAVE HAD RESTRAINING ORDERS PUT AGAINST THEM

I hope you find [REDACTED]'s case is a total one off - a total mishandling of a true valued customer - that if something we do not know went on re his Account, that I be explained to him.

However if the Bank has a culture of silencing difficult Customers, it certainly is something the Commission NEEDS INVESTIGATE - HIGHLIGHT AS UNACCEPTABLE - UNAUSTRALIAN - BANK CULTURE

Below I give some basic understanding of why I feel this case must be looked at if it something that Bank may have also done elsewhere - I apologise for typos etc, time against me to get this into you - and I will send the pics by email using the Reference Number I hopefully get after submitting this part

Now to summarise most briefly what I believe has gone on in this case/example, is in 2008, the involved major Bank got the Police come into a Branch and arrest a long time valued Bank customer - he then had been banking Banking with that Bank for near 50yrs - since about age 13, right through until he most publicly arrested - he humiliated in front of others.

BUT WHAT I AM AFRAID THE BANK MAY HAVE REALLY BEEN TRYING TO ACHIEVE - AND WOULD LIKE TO THINK THE COMMISSION CAN CLARIFY AS TO WHAT THE TRUTH IS - IS THAT BY THE BANK ARRESTING HIM, THEY HAVE HAD THE EFFECT OF TOTALLY AVOIDING TELLING HIM JUST WHAT THE BANK HAS DONE WITH HIS TWO AMOUNTS OF SUPERANNUATION THAT WERE PAID INTO THAT SAME BRANCH/BANK.

AND [REDACTED] NOW 10YRS LATER, IS AGED 86 YEARS, AND IF HE DIES, THE BANK BY STILL HAVING POLICE WARN MR HEPBURN MAYBE NOT GO IN ANY BRANCH OF THAT BANK, THAT BANK MAY/WILL HAVE KEPT - TAKEN IF YOU LIKE - DENIED - NEAR A POSSIBLE \$100,000 SUPERANNUATION MONIES - WHICH TO MR HEPBURN WOULD BE A LIFE CHANGING AMOUNT, NEVER MIND IT MONEY HE EARNED IN WORKING THE OVER 50YRS SINCE LEAVING SCHOOL AS A TEENAGER TO HELP HIS WWI HERO/FATHER, WHO WAS UNABLE TO WORK AFTER HIS WAR INJURIES SERVING IN WWI GALIPOLI AND FRANCE

Now not all facts re this arrest are clear - firstly because when in 2008 it came to appearing in Court, the Bank apparently failed to advise the Police as to just what their Client had done.

And further when the Bank (seemingly) failed to do this, the Court provided Legal Aid Officer did not ask the matter be dismissed. So the Magistrate was left in an awkward position - he apparently so annoyed, he asked PoDlice Prosecutor to leave. But likely because he thought the Police not be called for no reason, he put a 2yr Order on the Bank's Customer, and in doing so set up a new account for him with another Bank. He warned him in next 2yrs not to go near/in the Bank or he would be goaled, and to perhaps further confuse the poor customer, he ended the matter/Hearing by telling him he was going to try find out just what had gone on.

So to now get back to why the Commission must seek the [REDACTED] explain why they chose to arrest a Customer who had just quietly and very politely gone into his local Branch to try and find out about his Accounts status, ten years - 10yrs - have passed since they got their customer arrested.

As said, he is now [REDACTED] years old, living in a shocking cheap old small house that is falling down around him - it located in a town of just a few near 30 miles away with no transport/facilities, where such a house in only worth in the few ten thousands.

And the sole reason he is living like this, is because no one can tell him he can go into that Bank - or any Branch of it - without being re-arrested.

And at that Bank should be his Superannuation monies for working for one of the Districts best/most regarded grain and Dairy Farmers, plus he also a record of long service to Council etc. Thirty three years he worked for him - 33 yrs of wages at one of Farming better/higher wages.

And atop that Super money the [REDACTED] should account for, is a further 10yr Centrelink payment for working 10yrs past retirement age - he worked until age 75 yrs - until 2007.

So there are two amounts of money by them getting him arrested, seem as if they got away with not accounting for - and a private investigator retained after his arrest had no luck trying get the Bank reveal what had gone on

Now a final bit of detail that might explain why the [REDACTED] Bank may have chosen to not tell their customer where his two lots of Super went.

In about 1984, faced with Legal fees regards a broken marriage, and a matter that his then ex wife raised, he was advised by Lawyers he saw that he needed grant his Bank a mortgage over his only asset - the same house mentioned earlier. And this mortgage was so the Lawyers could draw funds against his home/house.

And this is where (I believe/think) the [REDACTED] Bank really let their valued customer down - apparently the Mortgage was set up so the Lawyers just asked for funds, and the Customer need not know or approve.

And seemingly amazingly, after the legal matter was thrown out of Court - with the Magistrate saying there a perhaps strong case he recover costs from his former wife, his Lawyers not only just took their fees, to this day 34 years later, he has no idea just when and what they took.

After they refused give him requested detail, he turned to his Bank - the local Branch. But they seemingly also refused.

And so the stalemate continued until he retired in 2007. Legal Aid - no one would help or get involved. So he kept every so often going into the Bank, asking they explain. And he believes somehow his mortgage was still not seemingly paid out, despite his quite high wage being paid direct to the Bank each pay day.

And his Super money -an amount he no real idea of just what the two amounts were, no mention of where that possible ibn excess of a 6 figure sum was/gone to.

And so in 2008, one year after retiring, still no suitable answer from the Bank, and he arrested - and all the Police seemed to know was seemingly/somehow the Bank said he harassing them.

Broke, with no super money, no going useable car/transport, all he can do is catch the Interstate Bus that passes twice a day through where he lives, and so he pays a small time local Investigator to try find out what happened.

And part way into this, the [REDACTED] Bank sends him the Title to his old falling down house - I provide a few pics so you can see how much work it needs.

And so now near 10yrs on since his 2008 , he still told by some Police - some in the Court he has repeatedly been in to try find someone who can help him - that if you go into a [REDACTED] Bank, you could be arrested.

So blocked by this, he has clutched at the only other hope he saw - the Magistrate telling him at end of Hearing matter that he would look into it.

I only know this person - [REDACTED] - from when I lived near him soon after I left Uni - he is one of the most honest hard working well brought up people I know/met - he does not drive fast/dangerous, has worked in a job that required he get up before Dawn 7 days a week no matter how cold/wet/hot where he get shit on, or kicked, by near 200 cows a day, while at same time being near medically standard super hygienic/clean re handling the Milk etc.

And me looking back at his life from a distance, he really only made two mistakes - staying on the Farm trying to help his WWI Veteran father who could be incredibly hard - and no one should blame his father for that - the horrors he must have seen and endured at Gallipoli and right through the whole French Battlefields years, would destroy near anyone, let alone that his face/shoulder near blown off when hit by shrapnel, and he gassed multiple times.

And his other mistake was the one that led to him granting the Mortgage to the [REDACTED] Bank - he married a local girl that seemingly a few that knew her, tried warn him off from getting involved with her. Whatever, he provided a nice new brick home, they had a few children, and then his friends warnings came horribly true.

And what make what would just be a quite common divorce situation near unbelievable, is that despite the divorce being finalized 36 years ago, he is living in poverty - never mind been arrested, because of however the Commonwealth Bank set up his mortgage.

And realise two more things that this Royal Commission should be aware of -

1) this person left school as a young teenager - he can read and write, but HAS NO LEGAL KNOWLEDGE - Legal Understanding.
So if the Commonwealth Bank made the Mortgage on the terms where the Lawyers had control of what amounts paid them with no need he approve, then mindful of his clear lack of legal/other expertise/understanding, THEN HIS BANK TOTALLY FAILED THEIR DUTY OF CARE?!

2) Twice now, while inside his home, in just over the last year, he has been attacked and robbed - his phone and wallet - ID, Cards etc stolen. The first time the Police had little to tell - help him.

Luckily the last time - just recently - a neighbor saw the offenders leaving - the Police given their car detail/registration.

Despite this, repeated visits to nearby near new major Police Station, no one will tell him what has - or is - happening. This man is 86 yrs old, beaten and robbed twice, and the Police do what to help him? I know they are busy, have a often hard job, but why not help this man?

And so I come to TWO POINTS THE COMMISSION MUST LOOK AT - CONSIDER.

FIRST POINT THE MAJOR BANKS HAVE TREMENDOUS UNSEEN INFLUENCE IN MANY COUNTRY AREAS/TOWNS. It is sort of like the local Police, local Lawyers - often weekly they regularly have to front up at Local Court - with offenders. The Court has to run matter through, and when the system works best, the Lawyers and Police try get right outcomes - lots of matters part sorted - guided - in unseen ways, before, or during when it comes before the Magistrate.

And in these same rural communities, Banks have power and influence. So many Police may try and keep things smooth for some Banks at some times - it sort of a country thing - you try look out for others.

NOW POINT ONE IS HOPEFULLY THIS BANK DID NOT USE IT'S OFTEN UNSEEN INFLUENCE TO STOP THIS CUSTOMER FROM GETTING A TRUE EXPLANATION OF JUST WHAT HAD GONE ON WITH HIS MORTGAGE - LIKE HOW WAS IT SILL UNPAID OUT AFTER NEAR 25 YEARS WHEN THE ORIGINAL LAWYERS' FEES WERE ONLY ABOUT \$30,000 !!? re me claiming that Banks can have often unseen tremendous influence in Rural Communities I enclose attached Item 1 - this is a letter from Customer's Local MP threatening him with arrest if he asks him try help him re Legal Aid and all others refusing help him. Clearly the MP was not interested in asking the Bank provide an explanation - he says Bank issues are legal issues - [REDACTED] wanted to know where his Superannuation and Centrelink monies were - how are those two issues not issues his MP could not ask a simple question or two about - or failing that, ask Legal Aid to help him. Or was it the MP had judged the Bank above his resident?! Sort of like Treasurer Morrison seemingly earlier on felt no need for your Commission.

The Banks are guaranteed by the Govt - surely in return the Banks need be more accountable - open,

POINT TWO - if this [REDACTED] year old Customer dies soon, the [REDACTED] has perhaps (actually?) got away with not paying over a possible 6 figure Superannuation Fund/amount if this money has not previously been paid to him.

And look at the pics of his house - he has no going car, so is not a secret gambler, drinks nothing, spends nothing - if he does not have the money, where did it go - the Bank needs explain

- by simply alleging that their customer was harassing them, THE BANK HAS TO NOW IT SEEMS TO ME/OTHERS TOTALLY AVOIDED TELLING HIM/ANYONE WHAT HAS GONE ON - WHERE HIS SDUPER/OTHER MONEY IS. And to this date, I believe the Bank has not provided one item of fact/evidence to verify that. And if he dies soon, THEY NEVER WILL HAVE TO.

AND HERE IS WHERE I GET TO THE QUESTION OF BANK CULTURE - I doubt the local female Bank Manager would have decided arrest their Customer without Head Office - someone higher up's - approval.

So this SECOND POINT I ask the Commission look at - request - IS HOW COMMON IS IT THAT THE [REDACTED] USE POLICE TO ARREST A CUSTOMER WHO HAS BASICALLY JUST GONE INTO HIS BRANCH OF 50 ODD YEARS SEEKING ACCOUNT DETAILS/CLARIFICATION ??!!

This man deserves better - I enclose two pics of him - one taken with his now passed younger brother a few years back when his loved 1928 Chev still useable. The other one I took earlier this year, when I took him with me for the day - to try get his mind off how badly his situation was going. I got him show me where I had to go to pick up some old car parts I had brought at a place he knew since his childhood - took his picture so I could show people he is a decent genuine person, as much as a picture can show.

In talking with him last weekend, he for first time is talking of giving up, life being too hard - hopeless - the Police after being given the number plate detail refusing to tell him what happened re the people/car who beat him up, robbed him, recently has really near finished it/him.

I tell him he must get his Super Money - or at the worst an explanation of where it went.

He dreams of the simple holiday he working to age 75 prevented him from ever having. But oddly the biggest thing that eats him up, is that the Police arrested him - took him out of Bank in front of others. All he had done was ask at Counter to see the Manager, and when he came back at time told, the Police do nothing other than come over to him and say you are under arrest - this guy would not hurt a fly, was brought up by his mother who brought him up right - he never even swears, gets agro, never raises his voice - nothing.

WHY DID THIS BANK DO THIS TO HIM OF ALL PEOPLE - A VALUED CUSTOMER OF THEIRS WHO HAD ONLY EVER DONE AS THEY SUGGESTED OVER 50 YRS !!? A person who had left school as a teenager, deserved a REAL DUTY OF CARE, not arrest ???!

Now what I have set out above, plus the further detail I give below, I give in good faith, and believe it to be correct - most dates/detail provided by him/[REDACTED] the Customer involved, in dealings and conversations I had with him over maybe last 5-10yrs.

The Bank no doubt will have their side/version - reply - rebuttal. But please get all that in writing so this Customer - [REDACTED] - can be given a copy - he deserves at least that? Your Commission has heard many stories, but this man is the salt of what Australia should be about - a fair go for someone who worked 10 yrs past retirement in one of least desirable jobs, yet did it better than few others could. Married, had a few kids, had a divorce on a marriage that went not so good, but he let his wife have the new house, etc

MAIN THING NOW IS I AM AFRAID WHAT MAY HAVE HAPPENED IS THE BANK WAS STILL OWED MONEY ON THAT 1984 MORTGAGE WHEN [REDACTED] RETIRED IN 2007. and they maybe then suddenly realized no more wages coming in to pay it off/out. And so maybe they used/took some/all of his Super money - something weird went on about this time, as why otherwise then did they suddenly mail him out his Title, and say debt cleared - he never made any payment to do so, and THEY PROVIDE NO DETAIL AS TO WHAT OR WHEN MORTGAGE DISCHARGED.

PLEASE UNDERSTAND I am not accusing the Bank of that or anything else - all I am doing is forwarding detail provided to me by their customer [REDACTED] - mindful he left school very young, but he still able to listen and react - then reply like many better educated people if things explained where he may not initially know/understand.

[REDACTED]'s address is shown on enclosed the letter his MP wrote - if you feel it appropriate, you can reply in writing to him if you find anything out

. For Privacy Law reasons, I may not receive or know what you send him, but at the least could you inform me that you have replied to him if you do - he can then tell me what he wishes.

BELOW I SET OUT IN MORE DETAIL A ROUGH TIMELINE RE THE WHOLE SAD SAGA

I do not know just what action the Commission - and current Australian Law or other Body - can take to correct what has happened to this person - hopefully he is one of the MOST SHAMEFULLY TREATED AUSTRALIANS BY A MOST MAJOR BANK - but I am fearful there are other shocking Cases out there that the Commission should seek find out and highlight MOST STRENUOUSLY.

Because I do not know what Penalties - Actions - the Commission may seek introduced, that will repay the loss and mental distress caused.

And I apologies that I give some greater detail re the background to this victim - customer - because I believe this detail shows that this person if anyone never deserved how his Bank he trusted did so wrong to him - a person that Bank should have treasured/thanked, not done what they did to him of all people ?!!

AND BEFORE YOU SAY THIS IS A NEW STORY UNHEARD SO FAR, READ ON, BECAUSE IF YOU DO NOT, YOUR WHOLE INQUIRY IS THE LESSOR FOR NOT.

And apart from that, this person has apparently lodged basic detail somewhere with this Banking process - using very scant detail Legal Aid provided him once they heard your Commission had been instigated.

Something has gone VERY WRONG re the way it seems LEGAL AID has not helped him in his problem with his Bank, and THIS IS MAYBE ANOTHER AREA THE COMMISSION NEEDS LOOK AT BEFORE IT SUBMITS IT'S FINAL REPORT.

AND THE OTHER AREA I ALREADY MENTIONED ABOVE THAT THE COMMISSION NEEDS LOOK IS THE (UNSEEN) POWER AND INFLUENCE THE MAJOR BANKS HAVE IN RURAL TOWNS AND COMMUNITIES - see mentioned attached 'Item 1' - a scan of a letter from this Victim's Member of Parliament - threatening him with arrest if he comes into his Office again requesting his help.

And this letter is just the tip of this iceberg - LEGAL AID's Office in this same Town BEFORE THE ROYAL COMMISSION CALLED reacted to him going in there by asking he wait at the front counter. Then after a short time, they then refused he see anyone, and that he please leave. As he steps outside, he was greeted by two Police who had arrived - they already had his name somehow, after confirmed it was him, told/warned him, if he went back in there again (LEGAL AID), he would be arrested.

Add to this, in trying get the Police try guide/help him in some way, the few (local/Town)

Taxi owners/drivers, told him the Police do not want them (the Town Taxis), taking him as a fare down to the Police Station, so they would not. Now it is way out on the edge of the Town, and the victim has no going car at present, so he not only must catch a bus into the Town, but then with no Taxi willing to disobey Police, he now has to walk the 40 mins to the Police Station. Plus get back in time to not miss the only a/noon bus back home - or pay a Taxi fare of near \$200 - that Fare the Taxis quite gladly accept!! And on his weekly pension, that near makes living the rest of two weeks to next pension near impossible

AND RE LEGAL AID CALLING POLICE TO WARN HIM OFF, GUESS WHAT SUDDENLY HAPPENS WHEN YOUR ROYAL COMMISSION IS CALLED - LEGAL AID NOW ASK HIM INSIDE, OFFER HIM A COFFEE. Give him basic detail of someone he might apply to - but no real assistance or information re just who or what this is.

WHAT A CHANGE - no Arrest now your Commission has been called.

But Legal Aid offer no help re how to lodge anything in any way that might help him, or whomever it was they suggested - he gave me brief detail, but I prett sure it nothing to do with you.

So he is now 86 YEARS OLD, and living like a cursed pennyless person no one still wants to see or know - this after having worked IN ONE OF THE OFTEN HARDEST AND MOST DIRTY JOBS - STARTING OFTEN BEFORE DAWN 7 DAYS A WEEK - FOR NEAR 60 YRS. AND IT SEEMS HE ONLY IN THIS SITUATION BECAUSE BACK IN 1984 HE SIGNED A MORTGAGE THAT HIS BANK NEVER LIKELY WARNED HIM TOOK AWAY WAY MORE RIGHTS THAT OTHER MORTGAGES USUALLY HAD?!

Read the Local Member of Parliament's letter if you doubt me. Ask near anyone who knows this person - and so many do - near every time he goes into Town - or meets anyone - he will try tell then how bad it all is, and how does anyone try help?!

All of them will likely tell you how this Bank issue has ruined - destroyed - consumed - his last 34 years. This someone who has worked honestly and most professionally in a job that very few Australians would ever wish to do, let alone do it as well as he did for near 60 yrs.

And as 'Items 2', I attach pics of his house - anyone can see how hopeless his current situation is - before he gave the [REDACTED] his mortgage, in just a few years he was able to buy/build a new brick home and owe nothing on it - compare his house of 30+ yrs later with that !!

Most basically, on my understanding of the situation, the Commonwealth Bank of Australia in Aug 2008 got the Police of a medium size northern Victorian Country Town come into their Branch and arrest a local 76 yr old man.

And the most shameful point of this arrest, is that to me it seems they only did this to stop him repeatedly asking just what they had done with Superannuation/other monies paid into his account by his employer of over 30yrs

Plus also seemingly now gone - his Centrelink payment for working 10 yrs past retirement.

Plus there is much other bad stuff the Bank might never want made public - how the Bank over a period of years after he signed paperwork that was perhaps never legal, have perhaps made payments out of his account that they never sought permission from him for, nor gave him proper detail of making such - but I let the Commission be judges of that if they care to look into other parts of the story.

All I say now is that in the absence of any other better explanation, that I believe the Bank may have wished arrest him to stop him asking what they had done with his maybe \$100,000 super/Centrelink monies?!

Because when the Police had to tell the Magistrate at the Court the next day, why they had gone up to the Bank to arrest him, the Police Office had to tell the Court he did not know, and that the Bank would have to tell him

- just what went on is unsure, as there is seemingly some problem re getting Court Record of exactly what Police knew, or Bank said - to this date no detail - Court Records - he says has ever been provided to him as to just what Bank allege, and if they had any evidence to support that.

Now why I say the Commission must know of this shocking case, is because this man - [REDACTED] of [REDACTED] who was born in [REDACTED] 1932 - was I say by no means no ordinary customer of the [REDACTED] k - he had been a loyal/trusted customer of theirs for over 60 years.

Really since he had left school at about age 15yrs - about 1947, to help his WWI father - an ex Gallipoli and French Battlefield hero/survivor. His father had part of his face blown off by German shrapnel, had been Mustard gassed multiple times, and therefore was unable to run his farm without his sons doing any/all the manual work.

But farming in the immediate WWII post war years was terrible - repeated devastating drought and rabbit plagues, so this son - [REDACTED] - did not get any wage, but made money from rabbit trapping. A dirty sort of business for a young boy/man - setting traps, skinning and preparing the skins, selling them for best prices.

And [REDACTED] became so valued by the [REDACTED] for his work ethic and care

with money, that despite he still only being in his early 20s, the Commonwealth Bank accepted him as Guarantor for his older brother buying a neighboring farm - guarantor in the amount I believe of many thousands of Pounds - a huge amount back then.

The only personal luxury he allowed himself as he helped milk a large number of milking cows each dawn and night, plus help plow, grow terribly hard labour crops like Broom wheat etc, was at age 20 he had brought himself a by then cheap old car - a 1928 National model Chev Tourer - for a few pounds. A car to this day he still has - that how careful he was with his money.

By age 24, now about 1956, with milking cows, and crops and working for his brother he had helped, he finally had a semi basic wage from his father.

And 11 years later, in 1967 he met the girl he would marry in 1969. She had seen how hard his WWI veteran father could be, plus how hard a life getting up each day before dawn to get the cows in to milk was, and he needing a more guaranteed wage arrangement. So they left the farm soon after. Initially he worked nearby, 3yrs on a Murray River orange grower's, then 2 yrs on another nearby irrigation farm. Before moving up to the very small town where he still lives today - he had got a job milking cows for one of the districts best regarded farmers - this long time well established farmer holding position on Local Council etc - a real decent employer. And milking cows paid one of the fairly decent wages farm workers could get - so much so that within 6 yrs, Winston was able to build and pay off a new brick home by about 1980.

Then about 2 yrs later, one night in 1982 his wife said she had found a small orange block, and she had decided he quit Dairying, buy the place.

With young children, and remembering his hard years with his dad, plus knowing how hard making money out of Oranges could be, [REDACTED] said can we talk about it tomorrow.

Next day when he came back from Milking, she had left, was next was suddenly asking for a divorce. [REDACTED] and some others, told me remembering warnings from people who had known his wife before he met her, but the divorce went through in just a few months, with him letting her keep the new house.

He had near no money, and brought a real cheap near home made small shack just back from the Town's main through road.

But come 1984 and things turned nasty - 2 detectives starting calling in on [REDACTED] - asked was it true his wife had asked him he not ask to see his children - and why she had asked that.

[REDACTED] is a very trusting person, has no legal knowledge, had to leave school at so young an age, he then barely able read or write. And so he told me he told them - truthfully, but perhaps not overthinking it - he had no idea.

He was not seeing her any more, and therefore clearly not talking to her, so how was he supposed to know why she said that? - but that point was probably never made to them, so they may have gone to wrong conclusions because he never offered a simple reply.

Anyhow it ended up [REDACTED] was charged with I not sure just what re what his wife alleged, and he was told he had to get Legal Representation, was told he might have to find \$30k, if it just went to just a few day trial.

And his Lawyers told him only way they would act for him, was he must sign a mortgage of the small old house he had brought after he let his wife have the new one in the divorce - so he seemingly/did sign a Mortgage with the [REDACTED]

But here is the first sad/bad part how that (about) 1984 Mortgage led to him being arrested 24 YEARS LATER

- Winston seemingly gave the Lawyers the right to ask, and get, whatever monies they wanted - it would just put/added on his mortgage.

THE ONLY GOOD NEWS IS - all charges against [REDACTED] were thrown out - no evidence AT ALL was ever provided - by Police or his ex wife - anyone, and [REDACTED] relates that the Magistrate/Judge said there was even a probable case for [REDACTED] to recover his costs from her.

BUT SADLY THE MATTER STILL GOES/WENT ON LONG AFTER 1984

1) [REDACTED] says his Lawyers not only would not take action to recover his costs, they never really accounted for what they charged.

And Winston says he was never given - or to today, able to get - a Copy of the Court Record - the Magistrate's final comments re his costs.

2) [REDACTED]'s ex wife, after her (spectacular?) Court Failure, next (apparently) claimed she is pregnant, and he the father - luckily locals knew who the real father was, and told Winston, told him to ask for a paternity test. It proved she was lying - he not the father.

3) [REDACTED] really hurting re the clearly large amount his legal costs had been - he was given rough brief detail re 3 day multi thousands cost of Barrister brought up special from the City - and not getting any much detail from his Lawyers, [REDACTED] starts asking his Bank - the Commonwealth - for Statements re just what they took out of his Mortgage Account and gave to the Lawyers - they refuse repeatedly - tell him ask the Lawyers.

4) So [REDACTED] continues ask the Lawyers - they refuse

5) Meantime [REDACTED] continues tries get copy of Magistrate/Judges transcript of Hearing - despite personal repeat visits to the same actual Court, is told it not available -

something about it maybe misplaced?

6) [REDACTED] clearly by now knows he only has his Bank to try and get detail from - he repeatedly tries get his Branch Manager give detail - [REDACTED] says they refuse, tell him ask the Lawyers. All he seemingly knows, is the Bank still has debt/mortgage over his house

7) Stalemate of years go by - now, in about 2007, with [REDACTED] having worked 10yrs past normal retirement age, at age 75yrs, [REDACTED] milks his last Dairy Cow - he still at that age responsible for milking well over 100 cows every dawn/night. And after he retires, the Dairy/milking is later closed, as seemingly no one as good/reliable as [REDACTED] since been found

8) Aug 2008, [REDACTED] once again goes into his local [REDACTED] and asks Teller can he see the Manager please - he is told yes, come back in about 20 mins, she will see you then. He goes outside to move his car so he not hit with Parking Fine, goes back into Bank, whereupon Police standing at counter come over to him as he pointed out to them, and ask is he [REDACTED]. And they tell him OK then you are under arrest. He is taken to Station, after hours there is told to sign paper agreeing he will appear as required, as it will allow him not be held at Station overnight.

In Court, when the Magistrate asks why is [REDACTED] here, the Police have to admit they do not have any detail re what Bank alleges. [REDACTED] says Magistrate says that no good, law does not work that way, and tersely orders Police Prosecutor leave Court. But still puts 2 yr Restraining Order on Winston, but ends it all by saying he will look into the matter, find out what happened. And he opens a Bank Account for him at another Bank.

8) 2010 [REDACTED] has kept his 2 yr word/undertaking - has not gone near ANY [REDACTED]

He visits local Court, and District Court - repeatedly asks what did Magistrate find out. He is told nothing, plus despite asking often, is not given Copy of Record of days proceedings.

9) 2010 onwards - Legal Aid refuse help. Centrelink will not give detail of just what amount paid to Commonwealth.

The Police at Court start to warn him off going ion there again.

State Member of Parlt won't help. Fed Member the same. And the Police are unclear if he will be arrested if he goes into Bank even though he now not under any order.

10) During this period after his 2008 arrest by Police, the [REDACTED] mail [REDACTED] the Title to his old house - say in only one page enclosed with it, that his Mortgage is discharged - no Statement enclosed of just how/when this occurred.

11) 2016 approx. [REDACTED] gives up paying a private investigator to try find out what happened re his 1980s Legal Costs re his ex-wife's allegations, plus just how much and for how many yrs after the Case, did the Lawyers bill him, the Bank.

Plus investigator has no idea how does anyone get the Bank to give detail of his Mortgage and Super Accounts/amounts.

12) 2017-18 enclosed MP letter re you will be arrested. [REDACTED] robbed and beaten twice by intruders in his house. Swan Hill Taxi owners tell him Police do not want them taking Fares bringing him to Station. Legal Aid threaten arrest, then when Royal Commission called invite in, give a coffee to. Other actions such as going to Mildura on bus and paying for overnight stay to see Court - total waste