

## SUBMISSION ON POLICY ISSUES IDENTIFIED IN THE INTERIM REPORT

Submitted By: Benjamin Pearce

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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:

Dear Commissioner Hayne,

Your investigation into the banks shows that they clearly need to be separated functionally, the commercial banking functions where savings and loans are located should be completely separated from all other forms of "banking". This should be the main recommendation of your inquiry.

-Ben