

## SUBMISSION ON POLICY ISSUES IDENTIFIED IN THE INTERIM REPORT

Submitted By: [REDACTED]

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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: No

Your submission:

Dear Commissioner

On reading the interim report and also some of the submissions to the recent senate enquiry I wish to submit the following.

There is a desperate need for the commission to be extended to hear:

1. Further complaints re past matters
2. Current conduct of executives and truth in their submissions to government
3. Extension to include receivers and liquidators
4. The bank's creation of credit "money" and the distribution of that as though it were legal tender
5. The effect of the banks creating their own digital money and passing that of as legal tender with relation to debt levels both private and public
6. The loss of income from the issuing of money by the RBA which has been replaced by the banks issuing "credit" as though it were money.
7. A method of recompense for people that have been wronged by the banks

With regards to items 4 to 6 I would ask that the royal commission simply request the following information from APRA and from the RBA (as I have done and the answers confirmed that the banks are engaged in a massive fraud that has effectively replaced over 90% of Australia's legal tender with bank created credit which is not legal tender)

Please ask the Banks, RBA and APRA these questions:

Do commercial banks create "money" by lending it into existence?

Is this "money" circulated in our economy, transferred and used for the payment of things as though it was legal tender?

Is it actually legal tender as provided for by Australian laws?

Is the government and therefore "the people" being deprived of the profit of issuing money known as seigniorage?

On what legal basis do the banks create this money and could that be in breach of section 115 of the constitution?

I thank the commissioner for the work so far, but it has only scratched the surface of what has been happening.

With regards to my personal matters.

There are many of us whose lives were virtually destroyed by illegal activities of banks, many like myself have not put submissions in because it was more than 7 years ago and the banks are telling us that they no longer have to deal with us because it is past 7 years.

There must be a way to make them accountable for what they have done, even if it was 12 years ago as in my case.

There are thousands of people that are hoping the commission will provide some pathway forward for us, I hope you can do that before more of our people commit suicide, lose their families and lose all hope.

Sincerely

[Redacted]