

SUBMISSION ON POLICY ISSUES IDENTIFIED IN THE INTERIM REPORT

Submitted By: Anthoy Irving Graham

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:

The Commission is now shifting its attention from past experiences to proposals of what should be done in response to the issues raised or conduct uncovered within the banking industry.

The problem with this statement with regard to [REDACTED] is that the Royal Commission has not uncovered the misleading conduct by [REDACTED]

The ex CEO of [REDACTED] either concealed misconduct by [REDACTED] or misled the RC in [REDACTED] statements regarding identifying past misconduct by [REDACTED]

1. There is no report of our loan being non performing at origination [REDACTED]
2. There is no report that [REDACTED] breached the contract
3. There is no report of the many instances of misconduct by [REDACTED] to avoid any loss to [REDACTED] when [REDACTED] discovered [REDACTED] misleading and deceptive conduct in the origination of the loan

Both [REDACTED] state they have investigated the files of the loans and that they don't consider [REDACTED] engaged in any misconduct. By [REDACTED] legal peoples response to Rowena Orrs findings out of the [REDACTED] hearing, the Royal Commission didn't call for the evidence of the files. Even had the RC called for the evidence without also comparing the evidence from the customer to get the truth the RC cannot claim to have uncovered the conduct we have claimed in our submissions.