

## SUBMISSION ON POLICY ISSUES IDENTIFIED IN THE INTERIM REPORT

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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:

If the different types of services provided by banks were broken up into smaller clearly defined structures then regulation would be easier and Laws hopefully made less complex.

The temptation by any business enterprise to sell speculative services to customers already on their books in another function exists. The temptation to gamble with funds in stable use for speculative use also exists.

Time to start thinking about living within our means and protecting actual wealth and the small business's and households of the country.