

SUBMISSION ON POLICY ISSUES IDENTIFIED IN THE INTERIM REPORT

Submitted By: Geoffrey Graeme Manifold

Email: [REDACTED]

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Submission for: Another Person

Name of other person, business or organisation: Helga Mary Manifold

Do you agree to your submission being published: Yes

Do you agree to your full name being published: Yes

Your submission:

Dear Commissioner,

I am 76, my wife is 74 and we are both still working because of advice, actions, inactions, mistakes, carelessness and downright unacceptable and unconscionable conduct in the service we were provided by [REDACTED] and its various business entities. In late 2007, on the recommendation of a family member, my wife and I (we) consulted [REDACTED] for advice in respect to our finances, as I was accepting a very lucrative employment contract. The initial discussion covered loans over our owner/occupied property and led on to cover further finance to purchase an investment property, superannuation and life insurance. We have been struggling through our many records in relation to what has been a lengthy and complicated dispute. We are unsure how to structure the submission because [REDACTED] insisted we separate our complaints into specific issues regarding [REDACTED] and the specific separate [REDACTED] legal entities we were involved with as a result of this advice and the results of accepting that advice. Since 2008, we have lost our house, investment property, life insurance and superannuation - we now have virtually nothing. We have spent a lot of money on legal costs in relation to court actions initiated by [REDACTED] and have had disputes examined and determined by FOS in relation to [REDACTED], none of which were acceptable to us.

Although we are advised that the Commission will no longer accept details of "past conduct and conduct falling below community standards", we believe our experiences with [REDACTED] in its various guises and the consideration of our complaints by FOS and resultant recommendations and determinations provide a textbook reference with impact on many of the policy issues and questions raised in the Interim Report.

I have struggled for months to put together suitable submissions but am thoroughly overcome by my inability to understand how it should be structured to distil the necessary details from our records involved in the 2 court actions and 3 FOS cases we have been through.

Indeed, in going through this information again 7 years after the original events I have come to believe that officers of [REDACTED] and their legal firm are jointly guilty of illegal conduct to cover up and hide inactions and unconscionable conduct in relation to the "services" provided to us.

My wife and I have a list of names of people in the various [REDACTED] Entities and their legal counsel which we propose to take forward in the Public Domain if we are unable to submit our detailed submissions.

We are very satisfied to see the results of the Commission to date and look forward to the further proceedings and final report and recommendations - we are just very disappointed that we have not been able to provide what we sincerely believe are details which deserve the spotlight of public scrutiny.

With kind regards,

Yours faithfully,

Geoff and Helga Manifold