

Dear Royal Commissioner,

I am just another victim of misconduct of Commonwealth Bank. After years of dispute on my parents' inheritance, finally, the house that I had inherited was sold late last year. In May 2019, I had access to my inheritance money and organised to be sent to my CBA account. A couple of days later, my bank account was blocked. I had provided all the documents to the bank showing that the money belongs to me and it is the proceedings of the sale of the house that I was inherited but they still decided to make half of the fund available to me, and the rest was sent to the sender.

To date, I still have not been able to recover my \$91,300 that CBA was given away to the sender. They ignored all the documents that I had provided. I was a loyal customer for 32 years.

During the time of supposedly their investigation, I had to go to the CBA branch and ask them to scan all the documents to my profile as the staff (Colleen) of merchant security kept misplacing the documents that I was sending to them and they were claiming that they are not receiving any documents.

I lodged a complaint with FOS, a couple of days later, I had a phone call from the CBA customer relations. Ms Patil was negotiating with merchant security to make the funds available to me. Although I had shown the money is my inheritance and provided the receipt that \$100,000 was given to an exchange company a day before the money was deposited in my bank account. They kept saying that this is not your money. I asked them where MY money is. It seemed that they did not care that I have lost \$91,300.

I cannot understand on what basis they decided part of the money is mine, and the other part is not. I asked them to show the evidence how they have reached that conclusion, and they claimed that it is confidential information and it could not be provided to me. They have given my money away to someone and they cannot reveal anything about that party! It sounds wrong.

CEO of CBA wrote a generic letter to all the customers apologising from them because of all the mistakes that they have done. I took the opportunity to write to the CEO and ask him to look into my case personally. When the customer relation, Ms Patil found out about this, she said she would make sure that the CEO does not follow this matter up. I lodged another complaint with the bank to escalate this, but I have not heard back after two weeks.

My \$91300 is lost and seems that nobody cares. No banks should have the right to send their customer money to anywhere else. I trusted CBA, and that was the reason that I deposited my money there. CBA has not been accountable to the government or me.

I want to request that the commissioner looks into this case and also change the legislation to take away the power that banks have to abuse customer's savings.

Yours Sincerely

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