

Honourable Royal Commissioner Kenneth Hayne,

Thank you to open my two files which underline different concerns and encounter in financial sector number [REDACTED] on 25th May 2018 and number [REDACTED] on 14th September 2018 and it is ongoing till today as you can easily acknowledge that my situation is involved much deeper and I would like that my case does not repeat to no one again.

My submission is written today as a letter and with few quotations (A to F paragraphs), so it leads you to the point directly regardless of your question form please as it may makes more sense to the outcome.

Obviously everyone has a solution at his door (own way) I do not have with my limited IQ, the magic answer, but it is based on my life time experience as onto ethics not only of an entrepreneurial individual, but Australian society toward individual - behaviours, where such a person cannot go against such society which essentially look for cover up or hands out problems in economic loss totally in favour of financial institution.

If you put all financial sectors under your magnified glass, there will be nearly all financial managements in jail (my opinion), as they (financial management) know that cannot be entirely realistic, they continue to take advantages.

A/ Of course the say of Benito Mussolini can be applied: "if you flake the feather one thing of the time, no one will notice" - what the bank also apply and make the ACCC, APRA, ASIC, ombudsman etc. today judiciary so MANAGEABLE and not enforcing existing law by institutions mentioned above.

I would like to have a say, to be heard at your commission ALONE not with lawyer representation, which I cannot afford as well as my recent experience is that factually the lawyers are not reliable (in my case and submissions underlined).

Unfortunately coming and raised by Bolsheviks and socialism communism today in Australia I encounter the same result as my grandmother, mother did under Tito socialism despotism in Slovenia – CONFISCATION OF THEIR ASSETS – actually by me with [REDACTED] as we face the same outcome.

B/ Montesquieu say: "there is no greater tyranny than that which is perpetrated under shield of the law and in the name of the justice"

C/ I can quote Joseph. Stiglitz: "rather than justice for all, we are evolving into system of justice for those who can afford it. We have the banks that are not only too big to file, but too big to be held accountable!" – my case not totally right into affordability and credibility in Australia as [REDACTED] "task force" tentacle extend much further.

D/ Saint Augustine quote: “it seems to me that an unjust law is not the law at all” – in the way onto its application.

E/ Mahatma Gandhi: “truth never damage a case that is just”

F/ “There may be times we are powerless to prevent in justice, but there must never be time where we fail to protest accordingly” - I already mentioned in my previous submission if I am lucky enough to present my novel or with the movie internationally about “my happy banking” as an investor migrant in Australia.

I realise that for you your Honour, it is the battle against the hill and I sincerely hope that you succeed and would be able to achieve your goal under such an hopeless political (economical) environment where both major Australian parties are actually running for cover instead of resolving what is the blood of economy by ENFORCING the finance law by accountable institutions, not making more law, as when you make one law you give two different avoidances – the banks love It, as they have bottom less finances in their disposal, blackmail and propaganda.

Instead the politicians are more concerned to distribute six months in advance of Christmas the gifts (in German) in destroying individual entrepreneurial spirit of this beautiful country Australia which become governed by banks – above the law.

In my humble opinion:

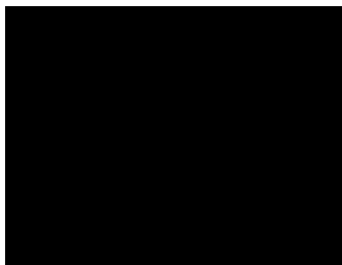
- 1) The banking regulation should be simplified, so there is no cover left for management from top to the bottom, only the responsibility into the acts – accountable with limited freedom (if any) onto white collar crime.
- 2) I would expect instantly to indemnify victims equitably of bank’s wrong doing by appropriate new establish Australian Financial Complaints Authority (AFCA) in decency and common sense.
- 3) Not reward completely incompetent previous regulators into their appalling work, as well as politicians of their inaction and into their own self- interest , so they can spend on Christmas gift (in German) electoral promises or fill up their holes in the budget lunacy expenditure at expense of grievously damaged enterprising individuals by banks criminal offences.
- 4) No solicitor, barrister involved as the banks tentacles – ■■■■■ “task force” reach their client (my case) so kind of equity is established without of politicisation of judiciary.
- 5) The problem raised also with valuers, quantity surveyors, real estate agents, brokers as banks tell them how much they want to assess even onto their own panel’s one
- 6) Existing judiciary know exactly what happened, why you have to have completely different culture and the judiciary, who don’t give such farcical outcome as mine on 5th May 2015 on Supreme Court of NSW intentionally.

- 7) In regard of [REDACTED] bank from September 2007 till today CEO management continue to PLAY THE SAME TACTIC, even after [REDACTED] being grilled by your Royal Commission and [REDACTED] it by senate commission.
- 8) It is time to grabbing on one side and blackmail the public onto the bank's side to finish, why I would not mind to send you documents, so Mr Hayne, you can see those genie at work – [REDACTED] “task force” as well as other banks in liaison with financial institutions.
- 9) The bank pressure put on us is phenomenal and work together when [REDACTED] virtually bankrupt you into the bankcard domain as well as giving derivative to vultures like Credit Corp and specially Lion Finance in their totally despicable behaviours.
- 10) We talk about suicide as boat migrant and other thousand lost life at sea, but how many bank institutions put to FINAL REST of farmers and small entrepreneurs? I wonder how many suicide will be needed to raise public attention hidden by [REDACTED] “task force” so cleverly, if you only knew what they inflict to us. I do not believe a lot of individuals could withstand such a pressure
- 11) [REDACTED] bank falsified documents as well as falsify mine and my wife signatures
- 12) Mortgage broker submit papers to the bank for the loan which we did not see in prior neither to be return to us [REDACTED]
- 13) We never see the original loan document which we both sign on 28th September 2007.
- 14) [REDACTED] bank hawked us into overdraft financial facility instead of demanded home loan to take total control of our assets at their will.
- 15) On the hearing [REDACTED] on April 2015 presented by my subpoena the FRAUD which I did not saw before end of 2017 as my wife being in Brisbane and myself a bit everywhere even sleeping in the car, so we can pay bankcards on our minimal pension and not go bankrupt yet as otherwise my case is closed definitively (what Mr [REDACTED] looming for even today).
- 16) There is a say “the road to hell is paved with good intention”. What [REDACTED] [REDACTED] did now is very clever, unfortunately I had the same outcome with [REDACTED] and [REDACTED] in 30th September 2015 meeting as well as the response following. The second time [REDACTED] after his grilling by your Royal Commission happened to me on 27th August 2018 as well as their hellish response which Mr [REDACTED] does so well for living by dragging the problems intentionally in wining bank's interest at human expense, please find attached just the email to understand, the documents should be lodge as well, but we are limited in content as well as not allowed to send any documents.
- 17) If somebody cares into the outcome it would be realistic to let me send those documents as a proof to put integrity on right position.

Much appreciate of your work your Honour and your judiciary team.

Sincerely.

Andre Fink



PS: Please find attached the email to [REDACTED] on 15th October 2018 in 2 parts without of documents

Cecile Fink

From: Cecile Fink [REDACTED]
Sent: Monday, 15 October 2018 11:19 AM
To: [REDACTED]
Cc: 'Andre Fink'
Subject: A & C Fink versus ANZ - Email number 1
Attachments: [REDACTED]

[REDACTED]

Sir,

Logically I follow closely the Royal Commission, it is the reason of my reply onto your proposal that such a revelation to be directly dealt with you [REDACTED]

It would be strange thought that my case A & C Fink versus [REDACTED] would escape your attention previously, as it is not just a few hundred thousand dollar case meeting the market expectation or winging on my side..

Just as reminder I send you some correspondences in first email recent correspondence with [REDACTED] and second email the correspondence from July 2015 till October 2015 to clarify.

I am convinced you have much more details onto my case at your disposal, but if you need some more documents, do not hesitate.

On my side I do not treat as "allegations" only my two Royal commission submissions, but factual supported by documents.

After you read those correspondences, as you understand, I do not ask for apology, empathy (mentioned on 8th and 15th October 2015 correspondence of yours) neither begging, despite your financial institution made us destitute, it is clearly overdue.

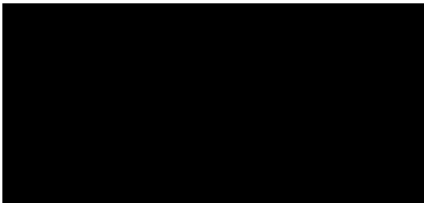
I understand that to build such a financial institution nobody like to downgrade to get even, but as my previous business the trust is number one factor as well as CREDO.

[REDACTED] destroy us as well as our reputation and I do not wish that the same encounter to others, unless they deserve accordingly under the shield "Dieu est mon droit"

I would appreciate if your intention is genuine, that we receive confirmation of reception to my email and (not like previously encountered with [REDACTED], following of proposal on “to wrong can be righted and all things can be equal in fairness” previously citation raised in my correspondence on 7th October 2015 and 12th October 2015 “la main tendue de la raison”

Sincerely.

Andre Fink



1/ Response onto today news report copy

2/ Recent correspondence to Mr Ben Steinberg with attached, including our two Royal Commission submissions

3/ Detail correspondence from July 2015 till October 2015 **which I send on the second email**

Cecile Fink

From: Cecile Fink <cecile.fink@gmail.com>
Sent: Monday, 15 October 2018 11:21 AM
To: 'Shayne.Elliott@anz.com.au'
Cc: 'Andre Fink'
Subject: A & C Fink versa ANZ Email number 2
Attachments: 1 Timothy email 28 July 15.pdf; 2 Magdalena email send 29 July 15.pdf; 3 email Magdalena Sirovska 30 July 15.pdf; 4 email to Richard Lewin 3 August 15.pdf; 5 ANZ Gadens Mr and Mrs Fink - 3 August 2015.PDF; 6 from Richard Lewin 3 August 15 reply 5 August.pdf; 7 ANZ Richard Lewin 6 August 15 551 pm.pdf; 7 b ANZ Gadens Mr and Mrs Fink - 6 August 2015 - refinance.PDF; 8 ANZ Richard Lewin 6 August 15 at 5.52 pm.pdf; 8 b ANZ Gaden no 2 Mr and Mrs Fink - 6 August 2015.PDF; 9 Richard at Gaden 14 August 15.pdf; 10 email to Richard Lewin 21 August 15.pdf; 11 ab Richard Lewin 27 August 15.pdf; 12 a b send to Richard Lewin 28 August 15.pdf; 13 a ANZ CEO M Smith 4 September 15.pdf; 14 email send 4 September 2015 ANZ responsible.pdf; FW: Fink/ANZ; 16 email sent to Richard Lewin 17 September 15.pdf; 17 17 September 15 email Richard Lewin.pdf; 17 a Letter to Mr and Mrs Fink - 17 September 2015.PDF; 18 18 September 2015 email to R Lewin and CEO ANZ.pdf; 19 email from Richard Lewin 18 September 15.pdf; 19 a b Letter to Mr and Mrs Fink - 18 September 2015.PDF; 20 to ANZ CEO Richard Lewin send 21 September 15.pdf; 20 a 21st September 2015. to CEO Mike Smith docx.pdf; 21 a b FINK - 22 September 2015.pdf; 21 email Richard lewin 22 September 15.pdf; 22 email send to Richard ANZ 25 September 15.pdf; 23 email Richard Lewin ANZ 25 September 2015.pdf; 24 email send ANZ Richard 25 Sep 15 no 2.pdf; 25 a Letter to Mr and Mrs Fink - 28 September 2015.PDF; 25 email Richard Lewis 28 September 15.pdf; 26 Meeting of topic with Mr Ben Steinberg and Peter Gnaden.pdf; 27 objectives for meeting 29 September 2015.pdf; 27a Liability A and C Fink as 22 September 201520180627_12163702.pdf; 28 a Le Marais advantage.pdf; 28 b Topics of appointment ANZ FINK 9th August 2010.pdf; 28 c ANZ Peter Ebert 6 July 10 resend 21 July 10.pdf; 28 d Peter Ebert 200710.pdf; 28 email no 1 to Mr Steinberg 30 Sep 15.pdf; 29 30 email no2 30 September 15 with response 1 October 15 Mr Syeinberg.pdf; 31 a to ANZ Mr Steinberg 5 October 15.pdf; 31 b Objective of my correspondence on 4th October 2015.pdf; 31 Mr Steinberg 5 October 15.pdf; 32 a 7 Oct 15 to Mr Steinberg.pdf; 32 to Mr Steinberg 7 October 15.pdf; 33 a 8 October 15 to ANZ Mr Steinberg.pdf; 33 to Mr Steinberg 8 October 15.pdf; 34 email send 12 October 15 to Mr Steinberg ANZ.pdf; 35 a ANZ 8 October 2015.pdf; 35 b your-feedback-complaints-brochure.pdf; 35 c Topics of appointment ANZ FINK 9th August 2010.pdf; 35 Kristy Pattison 12 October 15.pdf; 36 a to Mr Steinberg 13 October 15.pdf; 36 b CEO Forum group.pdf; 36 to Mr Steinberg 13 October 15.pdf; 37 a 14 Oct 15 record of 12th Oct Kristy Pattison.pdf; 37 Kristy Pattison 14 October 15.pdf; 38 Mr Steinberg 15 October 15.pdf; 39 39a steinberg 15 October 15.pdf; 40 email to Mr Steinberg 16 Oct 15.pdf; 41 email ANZ CEO 28 October 15.pdf; 42 ANZ 30 October 15.pdf; 43 a emails send ANZ 30 October 15.pdf; 43 Richard Lewin 30 October 15.pdf

Sir,

Please find attached correspondence with ANZ from July 2015 to October 2015, as stipulated on my email number 1.

Sincerely

Andre Fink

18 Helen Street
Forster NSW 2428
Tel: 041 2228885