

Dear FSRC,

As I could not lodge my submission with attachments, I forwarded my submission to the FSRC via email on 23/10/2018 and I reproduce here below my narrative without attachments. I ask that the attachments be accessed from my email. I also seek acknowledgment of my submission. Thank you.

BANK ROYAL COMMISSION POLICY SUBMISSION VIA ROYAL COMMISSION WEB SITE BY 26/10/2018

The uncovering of grave bank criminal misconduct has now demonstrated the need to extend the Royal Commission's investigations in full expanded satisfaction of the Policy and Terms of Reference regarding the Inquiry.

Further to our previous Royal Commission Submission Ref: PWF.0001.0001.0108 where by way of summary it was revealed that criminal misconduct had occurred when:

**The [REDACTED] had lied in the County Court of Victoria by stating that we had not proffered them an amount of \$299,000.00 on [REDACTED] 2013 by way of bank cheque to settle their agreement. See [REDACTED] Agreement Deed as attached. This was overturned on Appeal, however the judges declined to hold the bank responsible for their Perjury and interestingly awarded the case in the bank's favour.**

As per highlighted area of Trial Transcript here attached marked as 1. at page 15 the [REDACTED] pronounce that their Agreement Deed was potentially available on the extended date of 20/3/2013 had there been a payment of \$299K. [REDACTED] committed Perjury in pronouncing that there was never a payment of \$299K made to them.

As per attached Appeal Judgment marked as 2. at para.7 the Judges declared that a 'Void for Uncertainty' ground concerning, among other issues, that the Agreement Deed was still alive at 20/3/2018 was abandoned by [REDACTED]'s counsel. This was denied by [REDACTED]'s counsel, [REDACTED], at a subsequent VCAT hearing declaring that the Judges got it wrong. See VCAT Transcript here attached marked as 5. at page 4, para. 6-13.

As per attached Appeal Judgment marked as 2. at para. 95-98, Judges had decided that there was in fact a proffered bank cheque for \$299K presented to the [REDACTED]. However they interestingly ignored [REDACTED]'s pronouncement of having extended the Agreement date to [REDACTED] 2013.

As per highlighted area of Appeal Transcript here attached marked as 3. at pages 12-14 the reproduced [REDACTED] pronouncement was presented to the Appeal Judges for their reading. Interestingly, as mentioned, the passage was underlined except for the pertinent part that extended the Agreement date to the [REDACTED] 2013 and further amazingly no mention of this crucial case turning ground was made by the court officers who sought to determine whether the Agreement Deed was in fact still alive at the [REDACTED] 2013 when payment of the \$299K actually took place.

Then at the Supreme Court Stay Hearing, as per Stay Judgment here attached marked as 4. at para 18 & 19 with red responses supplied, the Stay Judges deliberately evaded the hearing of evidence concerning the Perjury committed by the Nab. A stilted hearing indeed.

Consequently this matter will not be put to rest until the Judges in question finally and unambiguously provide explanations to the following areas of concern:

1./ Why did [REDACTED] fabricate the abandonment of the case turning 'Void for Uncertainty' ground by [REDACTED]'s counsel, [REDACTED], when [REDACTED] at VCAT proclaimed that he did not abandon that ground and that the judges had erred?

This will not go away until a detailed explanation if forthcoming!

2./ Why did [REDACTED] and [REDACTED] when presented with documented evidence by [REDACTED] ignore [REDACTED]'s proclamation, at trial, that if [REDACTED] had provided a settlement cheque to the [REDACTED] on 20/3/2013 the matter could have been finalised. [REDACTED] did present [REDACTED] with a bank cheque as confirmed by [REDACTED] J but interestingly they ignored this part of [REDACTED]'s proclamation made at the trial.

Why did [REDACTED] ignore this evidence? This will not go away until a detailed explanation if forthcoming!

3./ Why did [REDACTED] disallow [REDACTED]'s submission, made on the same day at the end of the hearing, where he alerted the judges of their gross omission of the case turning ground, being that [REDACTED] had proclaimed at trial that the matter could have been finalised had a settlement cheque been presented to them on [REDACTED] 2013. These were very special circumstances ensuring that justice would be truthfully served and not obstructed.

Why did [REDACTED] ignore this evidence? This will not go away until a detailed explanation if forthcoming!

4./ Why did [REDACTED] having uncovered the Perjury committed by the [REDACTED] regarding their denial of the existence of the cheque, not pursue this further and hold the bank accountable for its illicit activity?

This will ill not go away until a detailed explanation if forthcoming!

5./ [REDACTED] ambiguous, illusive and evasive judgment in not addressing [REDACTED]'s evidence based revelation of Perjury. This was raised in [REDACTED]'s first limb of his Perjury statement at para. 18 & 19 of the Judgment but [REDACTED] J deliberately evaded this first limb and went straight to [REDACTED]'s third limb's general comment about the community's views on the trashing of truth and justice with [REDACTED] stating that it was tendentious and unsubstantiated.

Why did [REDACTED] evade the addressing of Perjury as raised by [REDACTED]  
This will ill not go away until a detailed explanation if forthcoming!

And then after all this a Hush Deed as attached was offered by the [REDACTED] to forego all their court awarded costs in return for total silence by [REDACTED]. This criminal offer by [REDACTED] was rejected by [REDACTED].

This has now raised serious questions about the conduct of our judges, especially when they were holding significant shares in the █████ and refused to recuse themselves from the hearings when asked to do so by ourselves as fair minded lay observers and thereby not meeting Community Standards and Expectations.

Their refusal to step down has muddied their integrity and has displayed a total disregard and disrespect for unbiased, impartial, moral and independent behaviour especially when holding vested interests in one of the litigating parties in the field of banking and finance.

The alarming problem stemming from our case along with numerous other cases is that these banks, like the █████ have developed a belief that there is nothing wrong with their wicked immoral conduct. Judges have awarded these banks with victorious court cases thereby falsely leading them in believing that all is fine with their culture.

The █████ has shown that it, along with the other major banks, is above the law and that it has secured the judiciary's endorsement for this sort of behaviour.

The judiciary's position as the biggest and ultimate regulator to enforce the law and preserve the truth has demonstrated that it too can succumb to the financial pressure applied by the banks.

Legal precedents have been established through bank court cases thereby affording the banks the cover-ups sought-after and leading one to believe that there must be a bank protection racket in existence.

The Royal Commission has exposed the criminal behaviour of the banks and one now begins to understand why these banks were so keen to have their matters brought before a judge.

The Royal Commission needs to delve into the Courts to see the complicit misconduct of court officials siding with and taking instructions from the banks.

The fake bank court case legal precedents have to be overturned if we are going to eradicate the dishonesty and moral misconduct with which these legal precedents were contrived and established. We would expect the Royal Commission to address these concerns if the community is to rely upon our legal system to police the bank roting that has been going on through our courts over many years .

Community unrest will not be quelled until a full and thorough investigation is conducted throughout all of our regulating establishments and that the culprit offenders are weeded out and sanctioned.

It is only fitting that the Royal Commission leaves no stone unturned and that it takes the inquiry into all the areas that should have prevented the banks not so much for being 'Greedy' but for their abhorrent criminal behaviour which confirmed them as 'Cheats', 'Liars' and 'Thieves'.

They have deliberately broken both Society Law and Devine Law and the Royal Commission has a duty to ensure that sanctions are imposed to stamp out this immoral criminal behaviour from our community.

We also have claims and complaints against the conduct of the [REDACTED] and subsidiaries whereby they too have breached contractual obligations in association with bank appointed Property Valuers, Official Receivers and Liquidators.

As a consequence of all this malicious moral misconduct by the banks and their embroiled professional connections, our families have had to endure an overbearing weight of financial loss, health depletion, pain and suffering.

We therefore plead with the Commissioner that if the Royal Commission is to get to the bottom of the already exposed criminal activity by the banks, it will only have fully served the needs of our community if the investigation moves into the activities of the Judiciary, Lawyers, the big four Accounting firms operating as Business Consultants, Auditors, Official Receivers and Liquidators, Property Valuers and Regulators like ASIC, IBAC, Legal Services Board, the Police etc and rid us of all the abhorrent corrupt activity that has permeated through to the highest levels of our financial industry.

Only 27 of the now over 10,000 cases have been heard by the Royal Commission and this is just not good enough when we now know that criminal bank racketeering has been going on unabated for many years. Many more cases have to be heard in public such as ours if a full and complete clean-up is to take place.

The laws are already there and we don't need new ones to further complicate an already deliberately misconstrued and confusing legal system. Just adhere to the spirit of the Law and enforce what it demands and not what the individual strives to achieve.

All of this has not amounted to mistakes, errors and indiscretions as what the banks would want you to believe. They have been fully aware of the Laws but deliberately breached them resulting in crimes being committed by the so called higher educated white collar echelon of our community. Consequently there can be no excuse for their persistent criminal behaviour spanning more than ten years.

Regulators have not enforced the law against the banks but instead have allowed themselves to be compromised through negotiation and deal making. Banks have taken full advantage of this methodology thereby rendering regulators toothless and inadequate as a deterrent.

Consequently Community Standards and Expectations have not been realised.

All of the above is well supported and substantiated by documented evidence, affidavits, court transcripts and court judgments etc. and we look forward to the Commission approaching us for the full evidence along with a direct comprehensive detailed submission thereby exposing the alarming interwoven associations to this illicit activity.

We expect the Royal Commission to act upon our submission by bringing it to the attention of our community thereby not only ensuring that a full disclosure of the corrupt activity is made but that it is fully investigated, reported and banished from our community.

DENNIS SGARGETTA Tel: [REDACTED]