

## SUBMISSION ON POLICY ISSUES RAISED IN ROUND 5

Submitted By: JOHN HC BOYD

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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:

20th September 2018 Dear Sirs, I submit the following in relation to the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry, insofar that new legislation should be introduced into the Federal Parliament, based on the Glass Steagall information as submitted into parliament, which seeks to physically separate different types of "risk", concerning depositors funds. I further submit that the intent of Glass Steagall is to further "protect" all citizens and 'others' funds, superannuation, deposited into physically separately owned financial institutions under a completely separate corporate/government "charter"/ Government legislation and "Australia-countrywide" ( not State based),(Government backed), or "safe", Savings Bank, real estate, "term" life insurance, gold, silver or any financial instrument, or other such "safe" investments, interest bearing instruments ,(accounts, funds or the like ), against any other "Financial Institutions", "Banks", or 'other' investment 'societies','houses' or the like who on their own account have their own investments based on more 'liberal',or "riskier" terms, to the extent that all citizens funds are identified at all times as to their "ownership"and "availability, under new and specific legislation government legislation. John Boyd

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