

## SUBMISSION ON POLICY ISSUES RAISED IN ROUND 5

Submitted By: David John Bowden

Email: [REDACTED]

Phone Number: [REDACTED]

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:

I submit that the Royal Commission's stunningly successful efforts to date to expose the total disregard by the banks of the public good and their contempt for ethical conduct generally, requires urgent and complete structural separation of all functions other than normal banking functions. The separated commercially oriented entities should not be treated differently to other competitors and not treated as "too big to fail" with survival guaranteed by taxpayer funded bailouts.