

**Submission Number: 20 & 20.1**

**SUPPLEMENTARY SUBMISSION TO MY PREVIOUS SUB #20 & 20.1**

**Senate Committee Investigating ASIC**

**“In relation to ASIC submission re BFCSA and its Members (ASIC Supplementary Submission # 45.1)”**

3 November 2013

Dear Senators,

Would you please read my submissions about ASIC's total disregard for the Australian Law and treating all citizens as dirt in total support of their Bankster mates.

I am a BFCSA Member and I'm furious at the attack on all BFCSA Members and the total lies the ASIC is again spreading against families that have and are being SCREWED by the Banks and ASIC.

I have two Loans that necessitated a formal Complaint to ASIC. Each complaint was unique and not a "form letter" as ASIC claims.

I am now 55 ( 46 in 2004 ) so I'm not a geriatric as ASIC also claims.

I hold a B.Sc.Dip.Ed ( UniSyd ) and I was a Secondary Science Teacher until Medically Retired due to MCS.

My CBA BBL ( 2004 ) Claim was fobbed off 3 times by ASIC by sending me rubbish, form letters from ASIC staff. Can't Investigate, Won't Investigate, Business Decision, and more. My Loan had been determined an ASSET LEND by BFSO and I had two Decisions of MALADMINISTRATION against the CBA.

I live in NSW and my CBA and ANZ Loans are too, so I had even greater additional protection under Law.

ASIC has TOTALLY Failed my family as has the BFSO and FOS says it can't reinvestigate or reopen the CBA Maladministration. Both of these agencies act at the behest of ASIC thus all are joined at the hip with ASIC.

**FOS must be able and forced to reopen cases to ensure justice for victims and stop further corruption.**

My ANZ Loan was from August 2010. ASIC had me send them every document that I had pertaining to the Lo-Doc Loan, including the ANZ Bank **Service Calculator** documents. ANZ had accidently sent it to me. ASIC staff told me they wanted to help me.

MORE LIES from ASIC. ASIC's Answer: We aren't going to take any action against our Bankster mates as they stopped providing the loan.

NO SYSTEMIC PROBLEMS to investigate !!!!

Don't worry about the FRAUD, the LAW or any lending violations by the ANZ Bank.

I laugh at their list of "actions" in ASIC's Submission that they take to "protect" Australians. It would make a great fiction novel as it has no bearing on the truth.

ASIC management needs to be put in GAOL for White Collar Crime against Australia. All their Bankster Mates need to be in the cell with them. They are all maggots on Australia.

In 45.1 ASIC tells a fanciful story in Points 38 to 60. Anyone who was not affected by ASIC's Failure to do what it is supposed to, would think these were great endeavors. We who are suffering at

ASIC's and the Banks hands with Fraud, Asset Lends, Unconscionable Conduct and the like just cringe and our blood boils.

The ASIC ATTACK on the BFCSA should be met with a Law Suit against ASIC.

If the Senate does not disband ASIC and give Australians a wide ranging Royal Commission into Banking then they should appropriate Legal Fees so the BFCSA and all its Members can seek Legal Justice against ASIC.

It is a total PACK of LIES and Defamatory about all the people who have lodged proper and genuine Complaints against ASIC's Bankster Mates. This rhetoric truly underlines ASIC Management's TOTAL Disregard for the very Australians that they PRETENT to care about. Why would we bother to waste our time and money, money we can't afford, to detail all the issues and supply documentation to ASIC if our cases were not True?

ASIC will not PROSECUTE the Perpetrators of the FAUD and UNCONSHIONABLE CONDUCT. They make a great deal of attacking a poor Broker who was just the Fall Guy, Patsy of the Banks, doing only that which the Banks demanded.

The ASIC Statements about BFCSA Members taking independent Legal Action against the Banks, Banksters and their illegal practices is the final straw in the Contempt with which the ASIC Staff hold the Australian Public. We've lost our money and assets and ASIC knows its hollow statements help protect the Banks, again!

ASIC Staff have their Government Jobs and Government Pensions and the "BONUSES" from their Bankster Mates for the ASIC fumbling, time wasting and total inaction to ensure that the Banks have Carte Blanc to Screw Whoever and However they like with TOTAL IMMUNITY and ASIC Staff nod at the right time and send out another unsigned generic fob off letter to an innocent, unfortunate Bank Customer.

ASIC should actually read the complaints and see that the bulk of people who have been victimized by Banking FRAUD are not geriatrics and imbeciles as they state, but most of us are well educated and have attained assets through our hard work. We are not privy to the Banking machinations and not financial experts and so have fallen prey to the Banks and their schemes to Defraud us of our life savings.

ASIC is a BLIGHT ON AUSTRALIA. We need a new Regulator that will do as it is empowered and protect Australia and Australians.

The ASIC Staff responsible for ASIC's Unconscionable Conduct need to be Prosecuted and serve time for their Crimes against Australia.

Senators all, please stop this rot from ASIC and the Banking Industry and give all Australians the Justice that our Constitution affords us.

Yours faithfully,

