

## Senate Committee Investigating ASIC

To: The Hon. Senator John Williams and fellow Senators

Dear Senators,

- FOS is the Domestic Mouthpiece of ASIC. FOS is law unto themselves.
- EDR's are supposed to have a Panel of Review – but that has disappeared from FOS and I have now been denied any Justice with the two matters that FOS has “investigated” and decided upon.
- Did ASIC say they could drop the review process? If yes.... when? ASIC are the licensee of the EDRs
- These measures by ASIC and FOS give all the power to the Banks and remove all Justice from all Australians.

This is not a fair and equitable system when recommendation is being now bypassed and a TAKE IT OR LEAVE IT stance has been taken by the Ombudsman!

I have attached my latest Decision by xxxxxxxx. He wrote about the Breach of Privacy with my wife, xxxxxxxx and her personal details and he just fobs it off in the same manner as all proper and honest argument and documentation is ignored.

ASIC has already investigated my Lo-Doc Loan and found Maladministration by ANZ but back their Bankster mates saying it's OK as this Loan is not offered any more. Here is my Determination by FOS. FOS removed the Recommendation phase of the Investigation by the Case Manager. As you can read xxxxxxxx says I have no right of anything except to take the ANZ Bank to Court. FOS is ASIC's mouthpiece.

xxxxxxx has written all the LIES and FRAUDULENT information derived from the ANZ Bank and His Case Manager: xxxxxxxx has said all along that he didn't care about any of the Banking Codes or Laws and HE would tell the Ombudsman: xxxxxxxx that the Ruling was Maladministration by ANZ and I would get nothing.

In his reply letter to me, xxxxxxxx has refused to answer that xxxxxxxx is in fact a Bank Solicitor (xxxxxxx told me he had worked for banks for many years as a solicitor.) xxxxxxxx is the BANK EXPERT quoted by xxxxxxxx. xxxxxxxx therefore has all access to all the information that is held on all persons who lodge an issue with FOS. He has no allegiance to FOS and can forward any and all of this information to his Banking Mates.

I have no knowledge as to who or what of my personal details and documents that have been forwarded to other Banks by xxxxxxxx and FOS.

The other extremely serious issue in Australia the Privacy Act. This Act is a JOKE as it is only applied to ordinary people. The actions of the ANZ and Commonwealth Banks and FOS , in my matters alone, show that they have no need or pay any heed to the Privacy Act.

They are happy to accept private and supposedly protected information. They are able to ILEGALLY obtain personal information about customers and other of their relatives and use them as they desire without any consequences.

xxxxxxx LAUGHS at the letter I wrote to him about this issue and as we don't have money to take him to Court then he gets away with using illegally obtained information as well as

happily accepting and using all the fake and fraudulent documents that have been generated by the Commonwealth and ANZ Banks and their staff.

xxxxxxx makes the statement that he or FOS does not have to establish that any documents that they are given are truthful or genuine or subject to privacy.

xxxxxxx response to the issues clearly shows that he, FOS and ASIC ( who allows and enforces this Conduct ) are above the Laws of the Commonwealth of Australia and they can do and will do as they want.

The two Rulings of Maladministration by FOS, where there is no Right of Appeal only Common Law Action against the Banks, has resulted in no prosecution against either the Commonwealth or ANZ Banks and no Compensation to me for the situation that they caused.

ASIC refused to take any action against their Bankster Mates and fobbed off the Maladministration, in spite of the Law.

ASIC, FOS and the Bank CEOs and Senior Bank Staff and their Lawyers do not have: FRAUD, Privacy, Justice, The Banking Code of Conduct and the Law of the Commonwealth of Australia, in their collective Vocabulary or their Conduct.

Ordinary Australians are screwed by the Banks and the Authorities that are Chartered to Protect all of us.

**Australia must have a proper Independent Review Authority that has no association or affiliation with Banks, Bank Staff or the current authorities: ASIC, FOS, COSL.**

I am forced to continue paying the two Loans for which I have received Rulings of Maladministration. I trust selling our family home may allow us to free us from these debts and we will be forced to purchase a very inferior property to the one we built. We were debt free, with no mortgage, before being conned, lied to and the victim of Fraud by the Commonwealth and ANZ Banks.

Australians need Justice and the Help of the Senate.

Yours faithfully