

copy 8/4/14

Statutory Declaration

OATHS ACT, 1900 (NSW) EIGHTH SCHEDULE

Name in full I / we, the undersigned.....Janice Lee Braund.

Address of [REDACTED] [REDACTED] in the State of New South Wales, do

solemnly and sincerely declare that:

The facts
to be stated
in numbered
paragraphs:

1. I did not authorise Mr. Don Nguyen, a Financial Planner working for the Commonwealth Bank of Australia, to commit forgery with my signature or append my signature in any way to any documents.

And I/we, make this solemn declaration conscientiously believing the same to be true, and by virtue of the provisions of the Oaths Act 1900.

SUBSCRIBED and declared atLevel 8, 48 Hunter St, Sydney NSW 2000 in the said State this 8th day of April 2014

Signature(s)

[REDACTED]

Before me:

[REDACTED]

Signature of JP

Full name of JP PRINT FULL NAME:Philip Keegan.....

A Justice of the Peace in and for the State of New South Wales

Registration Number (if applicable) 193005

(JP registration number allocated to the JP
by the NSW Attorney General's Department)

DON NGUYEN TIMELINE

<u>DATE</u>	<u>EVENT</u>
25 June 2002	Mrs Jan and Mr Alan Braund see Don Nguyen
1 October 2003	Don Nguyen commenced as Authorised Representative
2004	Compliance moved in-house by CFPL
3 March 2007	Original Statement of Affairs (SOA) provided to Mr & Mrs Blanch noting they do not wish to use any of their capital
September 2008	Don Nguyen suspended
15 October 2008	Internal CFPL Diary Note reinstating and promoting Don Nguyen
15 October 2008	Don Nguyen reinstated and promoted to senior manager
30 October 2008	ASIC whistleblowers send fax to ASIC
May/June 2009	Articles appeared in Investor Daily
4 June 2009	Whistleblower anonymous email to Group Security at CBA
20 June 2009	Don Nguyen called to meeting with senior management
2 July 2009	Mrs Jan Brand's complaint to Group Security

DON NGUYEN TIMELINE

<u>DATE</u>	<u>EVENT</u>
6 JULY 2009	DON NGUYEN ALLOWED TO RESIGN (PER ASIC BANNING ORDER)
November 2009	Andrew Hancock produces for Mrs Robyn Blanch a purported original copy of the SOA that is clearly different from the original (a date of 7 September 2009 crossed out and 3 March 2007 inserted)
February 2010	Whistleblowers physically "invade" ASIC office
February/March 2010	Seizure of Don Nguyen client files by ASIC
1 June 2010	Mrs Braund meets with ASIC where she was interviewed by ASIC re signatures on her file
21 July 2010	ASIC rang Mrs Braund to say they had "enough" evidence
August 2010	CBA agreed to Voluntary Compensation Scheme
3 November 2010	ASIC announces Voluntary Compensation Scheme
10 March 2011	Don Nguyen banned by ASIC
26 September 2011	Meeting at ASIC with Mrs Braund and Adrian Borchok "I do not want to know" concerning income protection benefits
26 October 2011	Enforceable Undertaking imposed on CFPL
14 March 2012	Don Nguyen ban upheld by Administrative Appeals Tribunal (AAT)

URGENT

25/06/2012

To: Para. Planning cell

Fax: 9696-6242

From: Don Nguyen

Fax: (a) 9247 0744

Urb: [REDACTED]

E-mail: Don.Nguyen@cba.com.au

RE: PLAN REQUEST (~~Refined Scope Advice~~ ^{FULL PLAN})

Clients have been retired for approx 2.5 yrs & have no super. They've recently sold home for \$1.5 million & wish to invest \$1 million. Remainder \$500,000 is used to purchase apartment. Clients are conservative profile. They're extremely concerned & do not wish to use ANY of their capital (\$1 MILLION) in retirement. That is, they only want to live off interest/dividend payments.

→ Pre-negotiated entry fee of 1%. They wish to pay this separately from \$1 Million.

clients → Not comfortable with 2 much Xposure to international shares

→ I'd like to recommend First Choice Conservative (Blended) Fund

FAX COVER

To: Colonial First State
Fax: 9303 3200
From: Jan Braund
Date: 27/03/08
RE: Withdrawal Request for CFS FC
W'sale Pension a/c [REDACTED]

Updated by: caron
03/03/2008 13:43

No notation
in 2008
clear -
I was in
SPAIN
JB.

Please implement the following:

- ① Withdraw \$10,000 from code 093.
Proceeds are to be deposited into my
nominated bank account.
- ② all future pension payments & adviser
ongoing service fees to be debited
from code 101.

Regards,

[REDACTED]

sig verified

Same. { 22.05.06
6.12.06

Commonwealth Bank
Commonwealth Bank of Australia
ACN 123 123 124

confirm chq/des

Facsimile

To	Colonial First State	Facsimile Number	(02) 9503 5200
Attention		Telephone Number	
From	Janice Braund	Facsimile Number	
Sender		Telephone Number	
Date/Time	22/05/2006	Number of Pages	
Message	Withdrawal request (alc [REDACTED])		

I WAS
TRAVELLING
ON
INSIGHT
SCANDINAVIAN
TOUR
gfb

I wish to withdraw \$10,000 from
the undeducted component of my
pension alc [REDACTED]. Please
withdraw the monies based on
existing asset allocation (ie. the
new asset allocation should reflect
the current allocation
prior to the
withdrawal.

Janice Braund

Notice of Confidential Information

This facsimile is intended only for the use of the addressee. If you are not the addressee, you are requested not to distribute or photocopy this facsimile. If you have received this facsimile in error, please immediately notify the sender or your nearest branch of the Commonwealth Bank and destroy the original message.

CFS Received Fax at 22/05/2006 12:18:00
COMBANK CHATSWOOD

22 MAY 2006 11:57

704-865 6271316

NO. 058 P. 1

Memorandum

TO: FILE NOTE

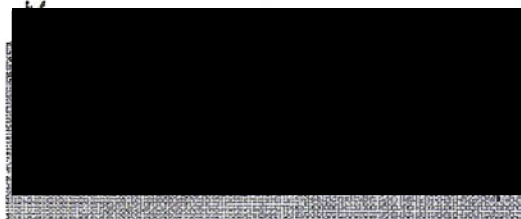
FROM: GEORGINA MACNEIL

DATE: 28 DECEMBER 2012

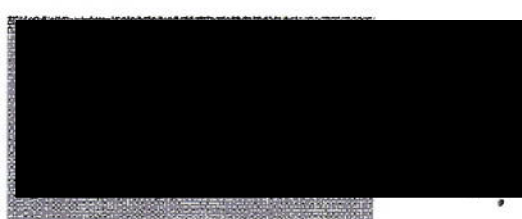
SUBJECT: DUPLICATE SIGNATURES FROM JAN BRAUND'S CBA FILE

The following signatures are taken from a series of switch authorisation documents, purported to have been signed by Jan Braund. These documents are from the copy of Jan's file provided by CBA to FRA on 28 February 2012.

1. 22/05/2006



6/12/2006



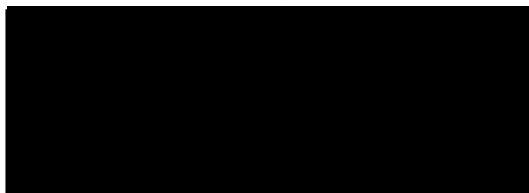
2. 12/04/2007



27/5/2007



13/07/2007



18/10/2007



END OF MEMORANDUM

Signature 1

1. 22/05/2006

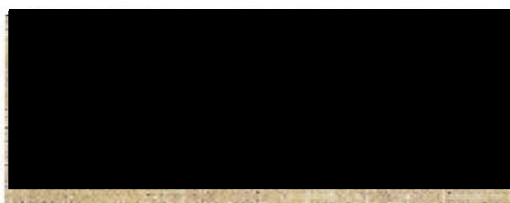


6/12/2006

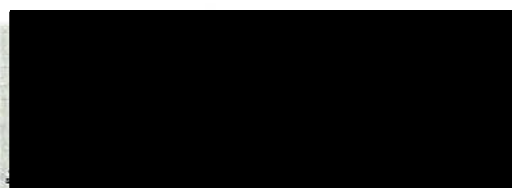


Signature 2

2. 12/04/2007

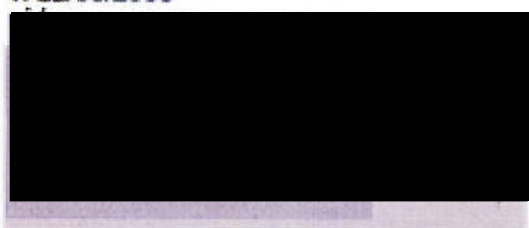


27/5/2007

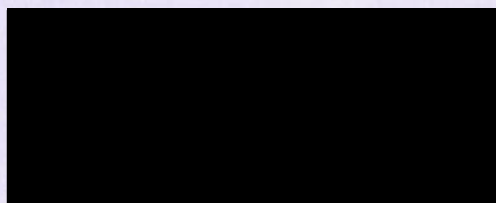


Superimposed

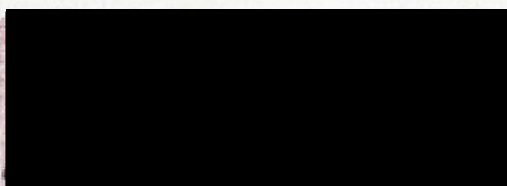
9/12/2006
9/12/2006



13/07/2007



18/10/2007

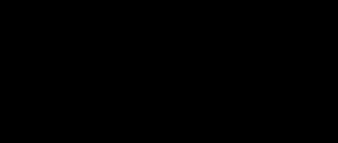


Superimposed

27/5/2007
13/07/2007




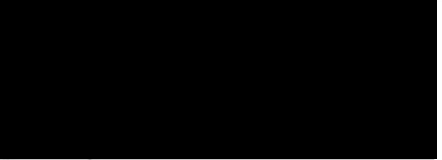
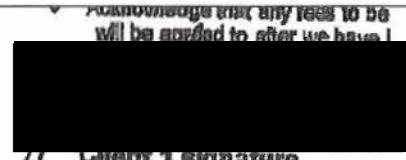


JB SIGNATURES FROM CBA FILE & DATES FROM DIARIES

Date	Document type	Signature	R/F?	JB's loc.	Proof?
22-05-2003	Appointment of DN as agent, request for file transfer	 Mrs Janice Braund	False??	Sydney	No mention of meeting or document in diary
27-02-2004	FNA	<p>• Acknowledge that any fees to be incurred will be agreed to after we have been provided with a copy of the relevant documents</p>  Client's signature Date Adviser Declaration	Real	Sydney	Meeting marked
25-03-2004	SOA dated 08 March 2004	 Client Signature	Real	Sydney	Meeting marked
31-03-2004	Request for asset allocation – Page 1	 I agree not to distribute or to provide a copy of this document to any other person without the prior written consent of the relevant branch of the	Real	Sydney	Meeting marked
31-03-2004	Order of capital draw-down – Page 2		Real	Sydney	Meeting marked
31-03-2004	Appointment of JB as AB's agent		Real	Sydney	Meeting marked
07-07-2004	Rebalance request		False?	Sydney	No mention of meeting or document in diary

JB SIGNATURES FROM CBA FILE & DATES FROM DIARIES

08-09-2004	FNA	<p>• Acknowledge that any fees portfolio will be agreed to after v</p> <p>[Redacted]</p> <p>Client 1 signature Date</p>	Real	Sydney	Meeting marked
20-09-2004	SOA dated 18 September 2004	<p>[Redacted]</p> <p>Client Signature</p>	???	Sydney	Diary mentions JB in Chatswood – no mention of meeting with DN or at bank
20-09-2004	Appointment of JB as AB's agent	<p>[Redacted]</p>	???	Sydney	Diary mentions JB in Chatswood – no mention of meeting with DN or at bank
20-09-2004	FirstChoice Pension withdrawal form – fund roll over	<p>[Redacted]</p> <p>Name JANICE BRI</p>	???	Sydney	Diary mentions JB in Chatswood – no mention of meeting with DN or at bank
20-09-2004	Pension application form	<p>[Redacted]</p>	???	Sydney	Diary mentions JB in Chatswood – no mention of meeting with DN or at bank
22-03-2005	Switch instructions	<p>[Redacted]</p>	Real	Sydney	Meeting marked
12-07-2005	Switch instructions	<p>[Redacted]</p>	Real	Sydney	Meeting marked






JB SIGNATURES FROM CBA FILE & DATES FROM DIARIES

26-08-2005	Switch instructions		False?	Sydney	No meeting marked
07-12-2005	Client receipt		Possibly real – JB does not remember ever signing a client receipt	Sydney	Meeting marked
07-12-2005	TCA	 Client Signature	Possibly real	Sydney	Meeting marked
07-12-2005	FNA	 Client Signature Adviser Declaration	Real	Sydney	Meeting marked
13-12-2005	Super application		Real	Sydney	Meeting marked
19-12-2005	Benefits switch application – Page 4	 Signature of Investor	False?	Sydney	No meeting marked
19-12-2005	Benefits switch application – Page 5	 Signature of applicant	False?	Sydney	No meeting marked



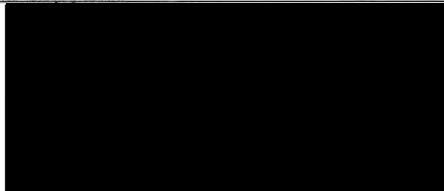
JB SIGNATURES FROM CBA FILE & DATES FROM DIARIES





19-12-2005	Wholesale Pension application	Signature of Member [REDACTED]	False?	Sydney	No meeting marked
06-02-2006	Redemption request (debit and reinvestment)	[REDACTED]	Real?	Sydney	Meeting marked
24-03-2006	Switch instructions A/C 707	[REDACTED]	???	Sydney	Meeting with DN previous day
24-03-2006	Switch instructions A/C 502	[REDACTED]	???	Sydney	Meeting with DN previous day
22-05-2006	Withdrawal request A/C 502	[REDACTED]	FALSE	Copenhagen	Diary and passport
06-12-2006	Withdrawal request A/C 502	[REDACTED]	False	Sydney	No meeting marked, forged – photoshop comparison shows cut and paste
27-02-2007	Withdrawal request	[REDACTED]	Real?	Sydney	Meeting with DN
27-02-2007	A/C 707 & 502	[REDACTED]	Real?	Sydney	Meeting with DN

JB SIGNATURES FROM CBA FILE & DATES FROM DIARIES






27-02-2007	Client receipt		Real? – JB does not remember ever signing one of these	Sydney	Meeting with DN
12-04-2007	Withdrawal request		False	Sydney	No meeting marked, forged – photoshop comparison shows cut and paste
27-05-2007	Withdrawal request, reinvestment		False	Sydney	No meeting marked, dated to a Sunday, forged – photoshop comparison shows cut and paste
13-07-2007	Withdrawal request & adviser fees		False	Sydney	No meeting marked, forged – photoshop comparison shows cut and paste. Note on 15-07-2007 says DN will “arrange” transfer – planning forgery?
18-10-2007	Withdrawal request		False	NZ?? – Check With JB	No meeting marked, forged – photoshop comparison shows cut and paste

JB SIGNATURES FROM CBA FILE & DATES FROM DIARIES

15-12-2007	Client receipt		Real? – JB does not remember ever signing one of these	Sydney	Meeting marked
06-03-2008	Client receipt	 <small>the release print:</small>	??? – JB does not think she signed one of these	Flying out of Sydney > Singapore	Meeting with DN day before.
27-03-2008	Withdrawal request	 <small>the release print:</small>	FALSE	SOMEWHERE AROUND MADRID	JB on tour overseas. Diary, passport stamps

Name	Date modified	Size	Folder
 Jan Braund Passport Out of Country 22.05.2006.pdf	04/06/2013 10:38 ...	1,098 KB	Docs provided to Senator Williams (P:\1. CBA-CFPL Clients\Communiques...
 Jan Braund Passport Out of Country 27.03.2008.pdf	04/06/2013 10:38 ...	2,343 KB	Docs provided to Senator Williams (P:\1. CBA-CFPL Clients\Communiques...
 1.2.6 Braund passport 07-17.pdf	06/03/2013 10:46 ...	2,351 KB	Parliamentary Committee Submission (P:\1. CBA-CFPL Clients\Communi...
 1.2.5 Braund passport 98-08.pdf	06/03/2013 10:46 ...	1,106 KB	Parliamentary Committee Submission (P:\1. CBA-CFPL Clients\Communi...

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John E. Atkinson

From: Financial Resolutions Australia
Sent: Monday, 7 April 2014 12:22 PM
To: Senator John Williams (Private); [REDACTED]
Cc: [REDACTED]; 'Merilyn Swan'; 'Jeffrey Morris'; [REDACTED]
Subject: Mrs Jan Braund

Dear Senator Williams

I understand that ASIC have told you recently that Don Nguyen had Mrs Braund's permission to use her signature.

We would like to know how that allegation arose and what was the basis of it? We believe this is part of the usual stream of lies that never get investigated by ASIC, but are reflected in ASIC decisions to the detriment of consumers.

We find it amazing that the comment was made with no attempt by ASIC to verify from Mrs Braund herself.

We would appreciate any details that you have as Mrs Braund would like to raise this matter at the Senate Inquiry on Thursday. Mrs Braund proposes to do a Statutory Declaration to confirm that no instruction was given.



ACN 145 797 271
SYDNEY OFFICE: LEVEL 8 ~ 48 HUNTER STREET ~ SYDNEY NSW 2000
GPO BOX 4323 ~ SYDNEY NSW 2001
TEL: 1300 561 461 ~ FAX: 1300 741 141 ~ EMAIL: info@financialresolutions.com.au

FINANCIAL RESOLUTIONS AUSTRALIA PTY LTD

Memorandum

TO: FILE NOTE

FROM: GEORGINA MACNEIL

DATE: 13 NOVEMBER 2012

SUBJECT: TIMELINE OF BLANCH DOCUMENTS

NB: CBA column refers to whether we have a copy of document as provided by most recent issue of file to FRA (13-11-12). Blanch refers to documents provided to FRA by Marilyn Swan on behalf of her parents.

Date	Document / Event	CBA	Blanch
09-02-07	FNA issued	Yes	No
10-02-07	Letter from Blanch to CBA	Yes	
03-03-07	SOA 1 issued	Yes – SOA 1	Yes – SOA1
14-03-07	Letter from Blanch to CBA	Yes	
10-05-07	CFS FirstChoice Pension application	Yes	
10-05-07	CFS SuperFirst Transfer Facility app	Yes	
15-05-07	ETP Rollover Advice statement	Yes	
25-02-08	Fax from Blanch to CBA	Yes	
03-11-08	New FNA issued	Yes	
24-11-08	New SOA issued	Yes	
07-08-09	Blanches call meeting w DN to complain. Patrice Jacquin appears instead. Minutes of meeting (produced by PJ) show CBA was aware of specific concerns		Yes
12-08-09	CBA letter to Blanch acknowledging complaint		Yes
27-08-09	Letter from CBA to Blanch – DN is replaced, CFPL introduces new planner Patrice Jacquin		Yes
01-09-09	Hancock (CBA) asks Blanches to provide file inc SOA and other notes they may have. Letter cites Blanches particular concerns.		Yes
03-09-09	Blanch letter to CBA refusing to provide docs back to CBA		Yes

07-09-09	SOA manufactured by CBA. SOA 2 – Marilyn notes DN is no longer with CBA at this point. SOA not signed by DN (or Blanches)	No	Yes – SOA2
09-09-09	Letter from Blanch to CBA asking them to produce their documents		Yes
21-10-09	Letter from Hancock (CBA) to Blanch containing false table purported to be from SOA 2007 (in fact appears in SOA 2, not SOA 1) – this is what prompts MB to ask for a copy of SOA as she knows this material is not in SOA1		Yes
19-11-09	CBA letter (Hancock) to Blanch denying responsibility		Yes
After 09-11-09	SOA 2 sent to Blanch after Merv rings to request it		Yes – SOA2
19-03-10	Phonecall between Blanches and Hancock. Hancock admits to parts of falsified SOA in his letter 21-10-09.		Yes - minutes
27-05-2010	FNA provided by I Williams to Blanch – some additions to version provided to Blanch in 2010 that are not in CBA-provided version. Not substantive differences. Supplies signed authority to proceed with date added (not by Mrs Blanch)	Yes (on SOA1 provided to FRA)	Yes
13-11-12	SOA1 supplied by CBA to FRA	Yes – SOA1	
24-4-13	Letter to MS from Brendan French in response to MS letter of 6-3-13. CBA/CFP will not respond to issues already addressed		
21-5-13	Email from FRA to Borchok		

END OF MEMORANDUM

FINANCIAL RESOLUTIONS AUSTRALIA PTY LTD

Memorandum

TO: FILE NOTE

FROM: MARK WEBSTER

DATE: 29 MAY 2013

SUBJECT: TIMELINE OF BRAUND COMPLAINTS TO CBA RE HER SIGNATURE AND FURTHER CORRESPONDENCE

This file note collates the dates/method of contact for when Mrs Jan Braund contacted the CBA and informed them of her doubts over the use of her signature/on whose authority investment switches were made.

It also notes further correspondence between JB and CBA.

Date	Addressee (inc position if known)	Method	Terms/Regarding
22-06-2009	CBA – Damian Laidler, Regional Manager	Phone call	Specific ref to signatures, forgery
25-06-2009	CBA – Graham Smith, ??	Phone call	Specific ref to signatures, forgery
02-07-2009	CBA – Graham Smith	Fax	Specific ref to signatures, forgery
08-02-2010	CBA – Customer Relations, cc. John Schubert – Chairman cc. Ralph Norris – CEO	Letter	Specific ref to signatures, forgery
07-04-2010	CBA – addressee TBC cc. ASIC		
26-02-2010	To JB from Iona Williams	Letter	Acknowledgement of receipt of complaint by CBA on 10-02-2010.
3-05-2010	To JB from Iona Williams	Letter	Investigation ongoing re letter of 12-3-2010
7-7-2010	To JB from Iona Williams	Letter	Power of Attorney request
16-7-2010	To JB from Iona Williams	Letter	Offer of \$200,000
27-7-2010	To JB from Iona Williams	Letter	Re offer of 16-7-2010, extends offer deadline
21-09-2010	To JB from CBA?	Letter	Offer of \$215,000; explanations
31-08-2010	CBA - Schubert	Letter	Specific ref to signatures, forgery
6-11-2010	To John Schubert from JB	Letter	In response to offer of 21-9-

			2010. Rejects offer, explains why
26-11-2010	To JB from Glen Macann	Letter	Response to JB's letter of 6-11-2010. Extends offer to 21-1-2011. Reiterates offer of \$5000 for independent advice
7-1-2011	To John Schubert from JB	Letter	Drawing the board's attention to issues
11-2-2011	To JB from Glen Macann	Letter	Provides for \$5000 expenses to obtain independent financial advice; encourages JB to meet CBA
06-11-2010	CBA – Schubert, cc. Norris, ASIC – cc. Simon Moran	Letter	Specific ref to signatures, forgery
16-3-2011	To Glen Macann from Adrian Barwick	Letter	Explains rejection of offer of 11-2-2011; proposes meeting of JB with CBA
3-2-2012	To JB from Marianne Perkovic	Letter	Response to letter from JB 23-1-2012. Sets out basis upon which CBA believe JB should be properly compensated; not to detail conduct of DN
6-3-2012	To Marianne Perkovic from JB	Letter	Disappointment at time taken for any progress
28-6-2012	To Subhash Rughani from Marianne Perkovic	Letter	Offer letter of \$856,648.
21-9-2012	To Ian Narev from JB	Letter	Concerns at protection of whistleblowers in CBA; difficulties in securing full compensation
17-10-2012	To JB from Brendan French	Letter	Response on behalf of Ian Narev. Dismisses JB's concerns
7-11-2012	To Brendan French from JB	Letter	Response to French's letter of 17-10-2012; draws attention to various issues
9-1-2013	To Ian Narev from JB	Letter	Cover-up activities continuing; no response to letter of 7-11-2012. Evidence of document manipulation, signature forgery etc
23-1-2013	To JB from Brendan French	Letter	Response to letters between 7-11-2012 and 9-1-2013. Complaint settled therefore will not correspond with regard to these matters
1-3-2013	To Harrison Young from JB	Letter	Calling for investigation into

			fraud etc; calling for compensation review for persons not properly compensated.
27-3-2013	To JB from Brendan French	Letter	Dismissing JB's letter of 1-3-2013. CBA will not respond to further letters re issues already raised

Extra Points

In Marianne Perkovic's response to JB dated 3 February 2012, she has the following to say about the matter of JB's signatures:

"Fraudulent use of your signature

We note your concern regarding the fraudulent use of your signature. We regard that allegation very seriously, however, regardless of the outcome of any investigation by us of that allegation..."

I note this suggests Perkovic does not deem the matter worthy of investigation.

I note this does not actually address Jan's concern at all.

END OF MEMORANDUM

FINANCIAL RESOLUTIONS AUSTRALIA PTY LTD

Memorandum

TO: FILE NOTE

FROM: GEORGINA MACNEIL

DATE: 8 JANUARY 2013

SUBJECT: TIMELINE OF BRAUND COMPLAINTS TO CBA RE HER SIGNATURE

This file note collates the dates/method of contact for when Mrs Jan Braund contacted the CBA and informed them of her doubts over the use of her signature/on whose authority investment switches were made.

Date	Addressee (inc position if known)	Method	Terms
22-06-2009	CBA – Damian Laidler, Regional Manager	Phone call	Specific ref to signatures, forgery
25-06-2009	CBA – Graham Smith, ??	Phone call	Specific ref to signatures, forgery
02-07-2009	CBA – Graham Smith	Fax	Specific ref to signatures, forgery
08-02-2010	CBA – Customer Relations, cc. John Schubert – Chairman cc. Ralph Norris – CEO	Letter	Specific ref to signatures, forgery
07-04-2010	CBA – addressee TBC cc. ASIC		
31-08-2010	CBA - Schubert	Letter	Specific ref to signatures, forgery
06-11-2010	CBA – Schubert, cc. Norris, ASIC – cc. Simon Moran	Letter	Specific ref to signatures, forgery

Extra Points

In Marianne Perkovic's response to JB dated 3 February 2012, she has the following to say about the matter of JB's signatures:

"Fraudulent use of your signature

We note your concern regarding the fraudulent use of your signature. We regard that allegation very seriously, however, regardless of the outcome of any investigation by us of that allegation, the reference portfolio used for the purpose of calculating your compensation will remain invested according to a Conservative risk profile until 15 December 2007. After

this date your reference portfolio will remain invested in cash in accordance with your instructions to Mr Nguyen to safeguard your money.

This means that all switches, including any which may have been made without your proper authorisation, have been unwound for the purpose of calculating your compensation. Therefore through our compensation calculation you will have suffered no negative financial impact as a result of this alleged conduct.”

I note this does not actually address Jan’s concern at all.

END OF MEMORANDUM

FINANCIAL RESOLUTIONS AUSTRALIA PTY LTD

Memorandum

TO: FILE NOTE

FROM: MARK WEBSTER

DATE: 29 MAY 2013

SUBJECT: TIMELINE OF BRAUND COMPLAINTS TO ASIC RE HER SIGNATURE AND OTHER CORRESPONDENCE

This file note collates the dates/method of contact for when Mrs Jan Braund contacted ASIC and informed them of her doubts over the use of her signature/on whose authority investment switches were made.

It also details chronologically other correspondence between JB and ASIC.

Date	Addressee (inc position if known)	Method	Terms/Regarding
03-02-2010	CBA – Customer Relations cc. ASIC	Letter	(posted 07-02-2010)
22-02-2010	ASIC to JB (Serena Kloucek)	Letter	From Misconduct and Breach reporting. Reply to previous letter
23-02-2010	ASIC to JB (Serena Kloucek)	Phone call	Tells JB that a team is looking at files from CBA
30-04-2010	ASIC to JB (Simon Moran)	Phone call	ASIC contacted JB to arrange meeting so discuss accusations of letter above.
01-06-2010	JB has meeting with ASIC	Formal meeting	ASIC presents JB with each doc, asks if sigs are hers. Moran records responses. Says they will write up report for JB. This never eventuates
14-07-2010	ASIC (Jeanie O) phones JB	Phone call	Asks to arrange a meeting
21-07-2010	ASIC (Jeanie O) phones JB	Phone call	JO cancels meeting, ASIC says they have enough material and won't need to use her docs. JB advises them CBA has made an offer, ASIC requests to see this.
22-07-2010	JB to ASIC	Letter	JB sends a copy of CBA letter making offer to ASIC, att: JO
06-11-2010	CBA – Schubert,	Letter	Specific ref to signatures,

	cc. Norris, cc. Macann (Customer Exp.) ASIC – cc. Simon Moran		forgery
09-01-2011	CBA – Schubert, cc. Norris, cc. Macann (Customer Exp.) ASIC – cc. Simon Moran	Letter	Specific ref to signatures, forgery
14-01-2011	ASIC to JB (Adrian Borchok)	Phone call	AB rings and says he is Head of Enforcement Services, Deterrence
17-01-2011	ASIC to JB	Letter	ASIC returns copy of offer JB sent unopened
17-01-2011	JB to ASIC	Phone call	JB rings AB to complain about return of her letter. He says it is mailroom's responsibility
5-12-2011	To Adrian Borchok from FRA	Email	Requesting copy of file, spin by CFPL, CFPL insist on contacting JB directly
9-12-2011	To FRA from Adrian Borchok	Email	Deadline for offer does not lapse. Forwarded to JB
06-03-2012	ASIC – Adrian Borchok	FRA Email	Specific ref to signatures, forgery, FRA on behalf of JB. Lack of complete files
06-03-2012	To FRA from Adrian Borchok	Email	Response to email from FRA 06-03-2012. Will 'raise it and elevate it' where appropriate in meeting with CFPL 'tomorrow'
16-03-2012	ASIC – Adrian Borchok	Phone call	Specific ref to signatures, forgery
16-04-2012	To FRA from Adrian Borchok	Email	Which documents sought?
17-04-2012	To Adrian Borchok from FRA	Email	Response to email of 16-04- 2012. Details documents sought by FRA

Extra Points

Jan had to take her husband Alan with her to the meeting with ASIC on 01-06-2010 where they were asked to identify signatures. Alan's dementia was quite advanced by this stage and on the way home after the meeting; he found it very difficult to negotiate the gap between the train and the platform at Lindfield Station. He fell between the train and the platform and had to be rescued with the aid of several other passengers.

END OF MEMORANDUM