

## Senate Committee Investigating ASIC

26 July 2013

Dear Senators,

I am writing to you to detail ASIC's total disregard for Australian Citizens and its own charter.

I have both spoken and shared my personal information and documentation about the Fraud perpetrated by the ANZ Bank with ASIC Staff. Every piece of documentation that I was asked for I gave to ASIC. It took a good deal of my time and money to copy and send these documents, answer telephone interviews and it was all a total waste of my time.

**RE: Fraudulent use of Loan Application Forms:**

The Lo-Doc Simplicity Investment Loan details are:

ANZ BANK Loan

Amount of Loan: \$250000

I received a generic, unsigned letter from ASIC dated 21 May, 2013.

ASIC has increased regulatory powers from 1 July, 2010 and my ANZ Bank Loan was dated 10<sup>th</sup> September, 2010 so I expect ASIC to afford me, as an Australian Citizen, the full protection against the ANZ Bank FRAUD. Similarly my address is in NSW and the ANZ Branch that has my Account is at Narooma NSW too. There has been additional protection under NSW Law for the Fraud and Maladministration shown by the ANZ Bank but ASIC has refused to act in any fashion.

Has ASIC asked the ANZ Bank for a copy of their Service Calculator to assist in ASIC's prosecution of the ANZ Bank?

It is a document that is not Privileged as it was the document that generated the fraudulent figures to allow approval of my ANZ Lo-Doc Loan. It has my personal details on it and under the Freedom of Information Act I am entitled to have a genuine, original copy of all the Loan Application Form documents.

The rubbish written as the content of this letter from ASIC, after completing its Investigation into the ANZ Bank Fraud, means that the money I spent in copying and sending you all the ANZ Bank documentation as well as the FOS documents pertaining to this matter and the several telephone conversations about the ANZ Banks' FRAUD, was a total waste of my money and time.

ASIC Staff assured me that you were on my side in getting justice for my family due to the FRAUD by the ANZ Bank and the use of their "SERVICE CALCULATOR" to change documents to include numerous fraudulent items that replace the genuine facts and figures in the Loan Application Form, (LAF).

If you, personally, are indeed trying to support ordinary Australians, like my family, then it must be concluded that your ASIC superiors are totally aligned with the Banks and covering up their criminal behavior.

ASIC is only paying lip service to the Australian people.

Why does ASIC even have a "COMPLAINT SERVICE" when they waste our time with the clear intent of supporting their BANKSTER MATES to the detriment of the Australian Public.

The massive amount of Australian Government Funding, over \$400 million per annum, is going to support the corruption of the Australian Banks and penalize the Australian families that ASIC is chartered to protect.

This was so clearly demonstrated with the lies that were told to the Senate about there being "No systemic problems with Australian banking". The Senate is in receipt of thousands of documents showing fraudulent Income and Asset figures and totally fabricated and altered Loan Documents.

The substance of the unsigned, generic letter from ASIC truly supports the truth that the ASIC Senior Staff is doing everything to prevent Justice for Complainants.

The ANZ Bank has committed Fraud against me and my family and I demanded that ASIC uses it's extensive, Regulatory Powers to prosecute the ANZ Bank and provide us with justice.

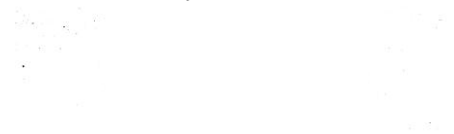
ASIC's answer about my matter was that the ANZ Bank has stopped this Loan now so everything is OK and they have no intention of doing anything further. The Bank wins out and I think ASIC or their Staff gets a nice Bonus for backing the Banks and persecuting ordinary Australians.

ASIC is a blight on Australia. A blood ( money ) sucking Leech that is self serving and actively opposed to enforcing the Law and prosecuting Law breakers and providing Justice for citizens.

This enquiry needs to rid Australia of ASIC, its Staff and Ethos and replace it with a body that represents Australians and gives us all the justice and protection as provided by our laws.

I thank for allowing me to bring to your attention the issues I have with the ANZ Bank and its BFF ASIC.

Yours faithfully,

A faint, illegible signature and a circular stamp are visible in this area. The signature appears to be written in blue ink, and the stamp is a light-colored circular mark.