SUBMISSION TO THE PARLIAMENTARY JOINT COMMITTEE ON COPORATION AND FINANCIAL SERVICES

To Whom It May Concern,

Very simply, there have been a lot of miss leading words thrown around by a lot of people trying to cover their backs; this includes the **CBA and Asic**. The simple fact is, any wrong doing by the banks in their tradition home lending procedure's is a tiny issue compared to the wrong doing and damage caused by the failure of CBA to properly administer it's Margin Lending product. The failure in this area has led to the complete destruction of our portfolio, which not only stored our wealth and serviced all our debt and also provided our livelihood.

- MR NORRIS WHERE WAS MY MARGIN CALL? SIR, YOUR ORGANISATION WAS VERY SLICK, QUICK AND COMPETENT WHEN IT CAME TIME, IN A SPLIT SECOND TO SELL US UP AND ABANDON US.
- WHAT WOULD IT HAVE TAKEN FOR YOUR ORGANISATION TO MAKE A SIMPLE PHONE CALL OR SEND US AN E-MAIL?

COMMONWEALTH BANK OF AUSTRALIA'S CEO, MR NORRIS, WHERE WAS MY MARGIN CALL?

Regards,

John and Paula Mottin