



The Hon Tony Abbott, MP
Member for Warringah, NSW
PO Box 450
MANLY NSW 2095

14 June 2016

Dear Mr Abbott,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Abbott, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Anthony Albanese, MP
Member for Grayndler, NSW
334A Marrickville Road
MARRICKVILLE NSW 2204

14 June 2016

Dear Mr Albanese,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Albanese, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light gray rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr John Alexander, OAM, MP
Member for Bennelong, NSW
PO Box 872
EPPING NSW 2121

14 June 2016

Dear Mr Alexander,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Alexander, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Karen Andrews, MP
Member for McPherson, QLD
PO Box 409
VARSITY LAKES QLD 4227

14 June 2016

Dear Mrs Andrews,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mrs Andrews, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Kevin Andrews, MP
Member for Menzies, VIC
PO Box 124
DONCASTER VIC 3108

14 June 2016

Dear Mr Andrews,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Andrews, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Bob Baldwin, MP
Member for Paterson, NSW
PO Box 156
RAYMOND TERRACE NSW 2324

14 June 2016

Dear Mr Baldwin,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Baldwin, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Adam Bandt, MP
Member for Melbourne, VIC
296 Brunswick Street
FITZROY VIC 3065

14 June 2016

Dear Mr Bandt,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Bandt, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Bruce Billson, MP
Member for Dunkley, VIC
PO Box 501
FRANKSTON VIC 3199

14 June 2016

Dear Mr Billson,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Billson, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Sharon Bird, MP
Member for Cunningham, NSW
PO Box 387
WOLLONGONG NSW 2520

14 June 2016

Dear Ms Bird,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms Bird, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Bronwyn Bishop, MP
Member for Mackellar, NSW
Shop 1, 1238-1246 Pittwater Road
NARRABEEN NSW 2101

14 June 2016

Dear Mrs Bishop,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mrs Bishop, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Chris Bowen, MP
Member for McMahon, NSW
PO Box W210
FAIRFIELD NSW 2165

14 June 2016

Dear Mr Bowen,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Bowen, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Jamie Briggs, MP
Member for Mayo, SA
PO Box 1601
MOUNT BARKER SA 5251

14 June 2016

Dear Mr Briggs,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Briggs, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Andrew Broad, MP
Member for Mallee, VIC
PO Box 1133
MILDURA VIC 3502

14 June 2016

Dear Mr Broad,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Broad, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Russell Broadbent, MP
Member for McMillan, VIC
46C Albert Street
WARRAGUL VIC 3820

14 June 2016

Dear Mr Broadbent,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Broadbent, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Ms Gai Brodtmann, MP
Member for Canberra, ACT
205 Anketell St
TUGGERANONG ACT 2900

14 June 2016

Dear Ms Brodtmann,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms Brodtmann, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Mal Brough, MP
Member for Fisher, QLD
PO Box 1224
BOKARINA QLD 4575

14 June 2016

Dear Mr Brough,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Brough, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Scott Buchholz, MP
Member for Wright, QLD
PO Box 628
BEAUDESERT QLD 4285

14 June 2016

Dear Mr Buchholz,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Buchholz, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Tony Burke, MP
Member for Watson, NSW
PO Box 156
ROSELANDS NSW 2196

14 June 2016

Dear Mr Burke,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Burke, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Ms Anna Burke, MP
Member for Chisholm, VIC
PO Box 3042
SYNDAL VIC 3149

14 June 2016

Dear Ms Burke,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms Burke, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Mark Butler, MP
Member for Port Adelaide, SA
PO Box 2038
PORT ADELAIDE SA 5015

14 June 2016

Dear Mr Butler,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Butler, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Ms Terri Butler, MP
Member for Griffith, QLD
PO Box 476
MORNINGSIDE QLD 4170

14 June 2016

Dear Ms Butler,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms Butler, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Anthony Byrne, MP
Member for Holt, VIC
Shop HM 2B, 8-10 Overland Drive
FOUNTAIN GATE VIC 3805

14 June 2016

Dear Mr Byrne,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Byrne, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Dr Jim Chalmers, MP
Member for Rankin, QLD
PO Box 349
WOODRIDGE QLD 4114

14 June 2016

Dear Dr Chalmers,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Dr Chalmers, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Nick Champion, MP
Member for Wakefield, SA
PO Box 288
SMITHFIELD SA 5114

14 June 2016

Dear Mr Champion,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Champion, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Ms Lisa Chesters, MP
Member for Bendigo, VIC
PO Box 338
BENDIGO VIC 3550

14 June 2016

Dear Ms Chesters,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms Chesters, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr George Christensen, MP
Member for Dawson, QLD
PO Box 1697
MACKAY QLD 4740

14 June 2016

Dear Mr Christensen,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Christensen, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Jason Clare, MP
Member for Blaxland, NSW
PO Box 153
BANKSTOWN NSW 1885

14 June 2016

Dear Mr Clare,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Clare, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Ms Sharon Claydon, MP
Member for Newcastle, NSW
427 Hunter Street
NEWCASTLE NSW 2300

14 June 2016

Dear Ms Claydon,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms Claydon, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon John Cobb, MP
Member for Calare, NSW
PO Box 673
ORANGE NSW 2800

14 June 2016

Dear Mr Cobb,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Cobb, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr David Coleman, MP
Member for Banks, NSW
PO Box 564
REVESBY NSW 2212

14 June 2016

Dear Mr Coleman,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Coleman, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Julie Collins, MP
Member for Franklin, TAS
PO Box 38
ROSNY PARK TAS 7018

14 June 2016

Dear Ms Collins,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms Collins, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Pat Conroy, MP
Member for Charlton, NSW
PO Box 747
CARDIFF NSW 2285

14 June 2016

Dear Mr Conroy,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Conroy, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Mark Coulton, MP
Member for Parkes, NSW
Shop 3, 153 Brisbane Street
DUBBO NSW 2830

14 June 2016

Dear Mr Coulton,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Coulton, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Michael Danby, MP
Member for Melbourne Ports, VIC
PO Box 2086
ST KILDA WEST VIC 3182

14 June 2016

Dear Mr Danby,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Danby, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Mark Dreyfus, QC, MP
Member for Isaacs, VIC
566 Main Street
MORDIALLOC VIC 3195

14 June 2016

Dear Mr Dreyfus,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Dreyfus, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Justine Elliot, MP
Member for Richmond, NSW
PO Box 6996
TWEED HEADS SOUTH NSW 2486

14 June 2016

Dear Mrs Elliot,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mrs Elliot, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Kate Ellis, MP
Member for Adelaide, SA
161 Main North Road
NAILSWORTH SA 5083

14 June 2016

Dear Ms Ellis,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms Ellis, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Warren Entsch, MP
Member for Leichhardt, QLD
PO Box 14
BUNGALOW QLD 4870

14 June 2016

Dear Mr Entsch,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Entsch, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon David Feeney, MP
Member for Batman, VIC
159 High St
PRESTON VIC 3072

14 June 2016

Dear Mr Feeney,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Feeney, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Laurie Ferguson, MP
Member for Werriwa, NSW
PO Box 191
INGLEBURN NSW 1890

14 June 2016

Dear Mr Ferguson,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Ferguson, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Joel Fitzgibbon, MP
Member for Hunter, NSW
PO Box 526
CESSNOCK NSW 2325

14 June 2016

Dear Mr Fitzgibbon,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Fitzgibbon, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Teresa Gambaro, MP
Member for Brisbane, QLD
Suite 19.1 and 19.2, Level 19, Waterfront Place, 1 Eagle Street
BRISBANE QLD 4000

14 June 2016

Dear Ms Gambaro,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms Gambaro, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Andrew Giles, MP
Member for Scullin, VIC
PO Box 167
MILL PARK LPO VIC 3082

14 June 2016

Dear Mr Giles,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Giles, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Dr David Gillespie, MP
Member for Lyne, NSW
PO Box 1112
PORT MACQUARIE NSW 2444

14 June 2016

Dear Dr Gillespie,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Dr Gillespie, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Ian Goodenough, MP
Member for Moore, WA
3 Boas Avenue
JOONDALUP WA 6027

14 June 2016

Dear Mr Goodenough,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Goodenough, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Gary Gray, AO, MP
Member for Brand, WA
1/15 Kent Street
ROCKINGHAM WA 6168

14 June 2016

Dear Mr Gray,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Gray, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light gray rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Alan Griffin, MP
Member for Bruce, VIC
PO Box 1034
WAVERLEY GARDENS VIC 3170

14 June 2016

Dear Mr Griffin,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Griffin, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mrs Natasha Griggs, MP
Member for Solomon, NT
PO Box 43300
CASUARINA NT 811

14 June 2016

Dear Mrs Griggs,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mrs Griggs, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Ms Jill Hall, MP
Member for Shortland, NSW
PO Box 499
BELMONT NSW 2280

14 June 2016

Dear Ms Hall,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms Hall, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Luke Hartsuyker, MP
Member for Cowper, NSW
PO Box 2056
COFFS HARBOUR NSW 2450

14 June 2016

Dear Mr Hartsuyker,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Hartsuyker, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Andrew Hastie, MP
Member for Canning, WA
PO Box 465
KELMSCOTT WA 6111

14 June 2016

Dear Mr Hastie,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Hastie, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Alex Hawke, MP
Member for Mitchell, NSW
PO Box 1173
CASTLE HILL NSW 2154

14 June 2016

Dear Mr Hawke,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Hawke, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Chris Hayes, MP
Member for Fowler, NSW
PO Box 205
CABRAMATTA NSW 2166

14 June 2016

Dear Mr Hayes,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Hayes, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Ms Sarah Henderson, MP
Member for Corangamite, VIC
3A/195 Colac Rd
WAURN PONDS VIC 3216

14 June 2016

Dear Ms Henderson,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms Henderson, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Dr Peter Hendy, MP
Member for Eden-Monaro, NSW
PO Box 214
QUEANBEYAN NSW 2620

14 June 2016

Dear Dr Hendy,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Dr Hendy, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Kevin Hogan, MP
Member for Page, NSW
61-63 Molesworth Street
LISMORE NSW 2480

14 June 2016

Dear Mr Hogan,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Hogan, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Luke Howarth, MP
Member for Petrie, QLD
40 Hornibrook Esplanade
CLONTARF BEACH QLD 4019

14 June 2016

Dear Mr Howarth,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Howarth, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Ed Husic, MP
Member for Chifley, NSW
PO Box 259
MT DRUITT NSW 2770

14 June 2016

Dear Mr Husic,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Husic, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Eric Hutchinson, MP
Member for Lyons, TAS
PO Box 50
PERTH TAS 7300

14 June 2016

Dear Mr Hutchinson,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Hutchinson, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Steve Irons, MP
Member for Swan, WA
PO Box 1060
EAST VICTORIA PARK WA 6981

14 June 2016

Dear Mr Irons,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Irons, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Dr Dennis Jensen, MP
Member for Tangney, WA
PO Box 329
WILLETTON WA 6955

14 June 2016

Dear Dr Jensen,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Dr Jensen, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Ewen Jones, MP
Member for Herbert, QLD
PO Box 226
AITKENVALE QLD 4814

14 June 2016

Dear Mr Jones,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Jones, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Stephen Jones, MP
Member for Throsby, NSW
PO Box 864
DAPTO NSW 2530

14 June 2016

Dear Mr Jones,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Jones, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Bob Katter, MP
Member for Kennedy, QLD
PO Box 1638
INNISFAIL QLD 4860

14 June 2016

Dear Mr Katter,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Katter, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Craig Kelly, MP
Member for Hughes, NSW
PO Box 1014,
SUTHERLAND NSW 1499

14 June 2016

Dear Mr Kelly,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Kelly, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Catherine King, MP
Member for Ballarat, VIC
5 Lydiard Street North
BALLARAT VIC 3350

14 June 2016

Dear Ms King,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms King, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Andrew Laming, MP
Member for Bowman, QLD
PO Box 8024
CLEVELAND QLD 4163

14 June 2016

Dear Mr Laming,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Laming, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Ms Michelle Landry, MP
Member for Capricornia, QLD
PO Box 1919
ROCKHAMPTON QLD 4700

14 June 2016

Dear Ms Landry,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms Landry, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Craig Laundry, MP
Member for Reid, NSW
PO Box 2028
BURWOOD NORTH NSW 2134

14 June 2016

Dear Mr Laundry,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Laundry, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Dr Andrew Leigh, MP
Member for Fraser, ACT
Unit 8/1 Torrens St
BRADDON ACT 2612

14 June 2016

Dear Dr Leigh,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Dr Leigh, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Ian Macfarlane, MP
Member for Groom, QLD
PO Box 777
TOOWOOMBA QLD 4350

14 June 2016

Dear Mr Macfarlane,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Macfarlane, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Jenny Macklin, MP
Member for Jagajaga, VIC
PO Box 316
HEIDELBERG VIC 3084

14 June 2016

Dear Ms Macklin,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms Macklin, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Alannah MacTiernan, MP
Member for Perth, WA
PO Box 901
INGLEWOOD WA 6932

14 June 2016

Dear Ms MacTiernan,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms MacTiernan, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Ms Nola Marino, MP
Member for Forrest, WA
PO Box 2028
BUNBURY WA 6231

14 June 2016

Dear Ms Marino,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms Marino, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mrs Louise Markus, MP
Member for Macquarie, NSW
PO Box 855
WINDSOR NSW 2756

14 June 2016

Dear Mrs Markus,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mrs Markus, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Richard Marles, MP
Member for Corio, VIC
17A Yarra Street
GEELONG VIC 3220

14 June 2016

Dear Mr Marles,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Marles, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Russell Matheson, MP
Member for Macarthur, NSW
PO Box 1065
CAMDEN NSW 2570

14 June 2016

Dear Mr Matheson,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Matheson, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Michael McCormack, MP
Member for Riverina, NSW
Suite 2, 11-15 Fitzmaurice Street
WAGGA WAGGA NSW 2650

14 June 2016

Dear Mr McCormack,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr McCormack, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Ms Cathy McGowan, AO, MP
Member for Indi, VIC
117 Murphy Street
WANGARATTA VIC 3677

14 June 2016

Dear Ms McGowan,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms McGowan, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mrs Karen McNamara, MP
Member for Dobell, NSW
PO Box 3763
TUGGERAH NSW 2259

14 June 2016

Dear Mrs McNamara,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mrs McNamara, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Rob Mitchell, MP
Member for McEwen, VIC
PO Box 314
CRAIGIEBURN VIC 3064

14 June 2016

Dear Mr Mitchell,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Mitchell, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Shayne Neumann, MP
Member for Blair, QLD
PO Box 5117
BRASSALL QLD 4305

14 June 2016

Dear Mr Neumann,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Neumann, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Andrew Nikolic, AM, CSC, MP
Member for Bass, TAS
PO Box 5035
LAUNCESTON TAS 7250

14 June 2016

Dear Mr Nikolic,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Nikolic, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Brendan O'Connor, MP
Member for Gorton, VIC
Suite 1 Level 2 13-15 Lake Street
CAROLINE SPRINGS VIC 3023

14 June 2016

Dear Mr O'Connor,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr O'Connor, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Ken O'Dowd, MP
Member for Flynn, QLD
76 Goondoon Street
GLADSTONE QLD 4680

14 June 2016

Dear Mr O'Dowd,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr O'Dowd, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Ms Clare O'Neil, MP
Member for Hotham, VIC
PO Box 5295
CLAYTON VIC 3168

14 June 2016

Dear Ms O'Neil,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms O'Neil, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Ms Julie Owens, MP
Member for Parramatta, NSW
Suite 1, 25 Smith Street (Entry via Macquarie Street)
PARRAMATTA NSW 2150

14 June 2016

Dear Ms Owens,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms Owens, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Clive Palmer, MP
Member for Fairfax, QLD
PO Box 1978
SUNSHINE PLAZA QLD 4558

14 June 2016

Dear Mr Palmer,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Palmer, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Melissa Parke, MP
Member for Fremantle, WA
PO Box 1224
FREMANTLE WA 6959

14 June 2016

Dear Ms Parke,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms Parke, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Tony Pasin, MP
Member for Barker, SA
Shop 17, Murray Bridge Market Place, South Terrace
MURRAY BRIDGE SA 5253

14 June 2016

Dear Mr Pasin,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Pasin, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Graham Perrett, MP
Member for Moreton, QLD
PO Box 419, Sunnybank Plaza
SUNNYBANK QLD 4109

14 June 2016

Dear Mr Perrett,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Perrett, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Keith Pitt, MP
Member for Hinkler, QLD
PO Box 535
BUNDABERG QLD 4670

14 June 2016

Dear Mr Pitt,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Pitt, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Tanya Plibersek, MP
Member for Sydney, NSW
150 Broadway
BROADWAY NSW 2007

14 June 2016

Dear Ms Plibersek,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms Plibersek, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mrs Jane Prentice, MP
Member for Ryan, QLD
PO Box 704
INDOOROOPIILLY QLD 4068

14 June 2016

Dear Mrs Prentice,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mrs Prentice, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Ms Melissa Price, MP
Member for Durack, WA
2B/209 Foreshore Drive
GERALDTON WA 6530

14 June 2016

Dear Ms Price,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms Price, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Rowan Ramsey, MP
Member for Grey, SA
PO Box 296
PORT PIRIE SA 5540

14 June 2016

Dear Mr Ramsey,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Ramsey, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Bernie Ripoll, MP
Member for Oxley, QLD
PO Box 4042
FOREST LAKE QLD 4078

14 June 2016

Dear Mr Ripoll,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Ripoll, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Amanda Rishworth, MP
Member for Kingston, SA
232 Main South Road
MORPHETT VALE SA 5162

14 June 2016

Dear Ms Rishworth,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms Rishworth, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Andrew Robb, AO, MP
Member for Goldstein, VIC
368 Centre Road
BENTLEIGH VIC 3204

14 June 2016

Dear Mr Robb,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Robb, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Stuart Robert, MP
Member for Fadden, QLD
PO Box 733
BIGGERA WATERS QLD 4216

14 June 2016

Dear Mr Robert,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Robert, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Ms Michelle Rowland, MP
Member for Greenway, NSW
PO Box 686
SEVEN HILLS NSW 1730

14 June 2016

Dear Ms Rowland,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms Rowland, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Wyatt Roy, MP
Member for Longman, QLD
PO Box 42
CABOOLTURE QLD 4510

14 June 2016

Dear Mr Roy,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Roy, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Philip Ruddock, MP
Member for Berowra, NSW
PO Box 743
PENNANT HILLS NSW 1715

14 June 2016

Dear Mr Ruddock,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Ruddock, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Ms Joanne Ryan, MP
Member for Lalor, VIC
2/36 Synnot Street
WERRIBEE VIC 3030

14 June 2016

Dear Ms Ryan,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms Ryan, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Bruce Scott, MP
Member for Maranoa, QLD
PO Box 641
DALBY QLD 4405

14 June 2016

Dear Mr Scott,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Scott, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Ms Fiona Scott, MP
Member for Lindsay, NSW
PO Box 712
PENRITH NSW 2750

14 June 2016

Dear Ms Scott,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms Scott, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Bill Shorten, MP
Member for Maribyrnong, VIC
PO Box 214
MOONEE PONDS VIC 3039

14 June 2016

Dear Mr Shorten,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Shorten, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Luke Simpkins, MP
Member for Cowan, WA
PO Box 219
KINGSWAY WA 6065

14 June 2016

Dear Mr Simpkins,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Simpkins, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Hon Tony Smith, MP
Member for Casey, VIC
PO Box 40
CHIRNSIDE PARK VIC 3116

14 June 2016

Dear Mr Smith,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Smith, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Warren Snowdon, MP
Member for Lingiari, NT
PO Box 4007
ALICE SPRINGS NT 870

14 June 2016

Dear Mr Snowdon,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Snowdon, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Dr Andrew Southcott, MP
Member for Boothby, SA
Level 1, 724 Marion Road
MARION SA 5043

14 June 2016

Dear Dr Southcott,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Dr Southcott, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Sharman Stone, MP
Member for Murray, VIC
PO Box 884
SHEPPARTON VIC 3632

14 June 2016

Dear Dr Stone,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Dr Stone, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mrs Ann Sudmalis, MP
Member for Gilmore, NSW
PO Box 1009
NOWRA NSW 2541

14 June 2016

Dear Mrs Sudmalis,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mrs Sudmalis, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Michael Sukkar, MP
Member for Deakin, VIC
PO Box 232
MITCHAM VIC 3132

14 June 2016

Dear Mr Sukkar,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Sukkar, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Wayne Swan, MP
Member for Lilley, QLD
PO Box 182
NUNDAH QLD 4012

14 June 2016

Dear Mr Swan,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Swan, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Angus Taylor, MP
Member for Hume, NSW
PO Box 700
GOULBURN NSW 2580

14 June 2016

Dear Mr Taylor,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Taylor, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Matt Thistlethwaite, MP
Member for Kingsford Smith, NSW
PO Box 895
MAROUBRA NSW 2035

14 June 2016

Dear Mr Thistlethwaite,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Thistlethwaite, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Kelvin Thomson, MP
Member for Wills, VIC
3 Munro Street
COBURG VIC 3058

14 June 2016

Dear Mr Thomson,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Thomson, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Warren Truss, MP
Member for Wide Bay, QLD
PO Box 283
MARYBOROUGH QLD 4650

14 June 2016

Dear Mr Truss,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Truss, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Ms Maria Vamvakinou, MP
Member for Calwell, VIC
Shop M0004, 80 Taylors Road
KEILOR DOWNS VIC 3038

14 June 2016

Dear Ms Vamvakinou,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Ms Vamvakinou, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Bert van Manen, MP
Member for Forde, QLD
PO Box 884
BEENLEIGH QLD 4207

14 June 2016

Dear Mr van Manen,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr van Manen, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Nickolas Varvaris, MP
Member for Barton, NSW
PO Box 32
KOGARAH NSW 2217

14 June 2016

Dear Mr Varvaris,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Varvaris, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Ross Vasta, MP
Member for Bonner, QLD
69 Clara Street
WYNNUM QLD 4178

14 June 2016

Dear Mr Vasta,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Vasta, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Tim Watts, MP
Member for Gellibrand, VIC
97 Geelong Road
FOOTSCRAY VIC 3011

14 June 2016

Dear Mr Watts,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Watts, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Brett Whiteley, MP
Member for Braddon, TAS
PO Box 908
BURNIE TAS 7320

14 June 2016

Dear Mr Whiteley,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Whiteley, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mrs Lucy Wicks, MP
Member for Robertson, NSW
PO Box 577
GOSFORD NSW 2250

14 June 2016

Dear Mrs Wicks,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mrs Wicks, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Andrew Wilkie, MP
Member for Denison, TAS
GPO Box 32
HOBART TAS 7001

14 June 2016

Dear Mr Wilkie,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Wilkie, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Matt Williams, MP
Member for Hindmarsh, SA
Shop 2, 670 Anzac Highway
GLENELG EAST SA 5045

14 June 2016

Dear Mr Williams,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Williams, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Rick Wilson, MP
Member for O'Connor, WA
PO Box 10415
KALGOORLIE WA 6430

14 June 2016

Dear Mr Wilson,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Wilson, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Jason Wood, MP
Member for La Trobe, VIC
PO Box 539
BERWICK VIC 3806

14 June 2016

Dear Mr Wood,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Wood, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



The Hon Ken Wyatt, AM, MP
Member for Hasluck, WA
PO Box 325
FORRESTFIELD WA 6058

14 June 2016

Dear Mr Wyatt,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Wyatt, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com



Mr Tony Zappia, MP
Member for Makin, SA
PO Box 775
MODBURY SA 5092

14 June 2016

Dear Mr Zappia,

RE: BANKING IN AUSTRALIA: PART 7

Banking in Australia: Unregulated and Unprotected Part 6 (Attachment 'A') is the most recent paper in a series referred to ASIC, ACCC and Treasury.

Frequent government inquiries into banking have failed to recommend a further inquiry into the practices of bank Chief Executives. Part 1 to Part 6 of *Banking in Australia* outlines these practices.¹

The CEO's conduct seems bewildering, as does the underperformance of regulators. Without an inquiry there can be no closure on concerns that banks, prior to 2014, were selling customer loans without full disclosure (Attachment 'B'). Add these costs to damages caused to customers, and the cost to the community would amount to millions, if not billions of dollars, in an economy already under pressure to remain competitive.

Mr Zappia, prior to the election you might declare a position on whether you support a full inquiry into banking practices (2004 - 2014), as took place in the US and Europe (*Banking in Australia Part 3*).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Russell Cousins', is written over a light grey rectangular background.

Russell Cousins
Director, Bank Victims Pty Ltd 101/15 Albert Avenue
BROADBEACH QLD 4218
Email: Office@bankvictims.com.au

Attachment A: Banking in Australia: Unregulated and Unprotected Part 6
Attachment B: Fairness of Bank/Customer Relationships in Australia

¹ www.bankinginaustraliatoday.com