



22 August 2016

Mr Greg Tanzer
Commissioner
Australian Securities & Investment Commission
GPO Box 9827
MELBOURNE VIC 3001

Dear Commissioner Tanzer,

RE: BANKING IN AUSTRALIA: PART 12

Banking in Australia: Unregulated and Unprotected Part 12 outlines concerns that have been made by people who visited the Bank Victims website.

This paper identifies serial systemic flaws in ASIC's oversight of bank self-regulation. There were countless complaints, yet no subscribing bank was found guilty of code breaches by the CCMC, nor was any bank publicly named.

When parliament returns, members might be entitled to ask ASIC whether it allowed the bank parties to provide a corrupt service.

The failure of federal regulators is outlined in the earlier Bank Victims papers.

Yours sincerely,

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

Russell Cousins
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