With Your Help ..... And Our Script NAB Will Be Exposed

Summary:
Dr Brandson is asking people from right around the world to join in and help create a YouTube clip that will show everyone the way NAB operates. Spread the word - your clip could go viral - and help reform the way banks operate.

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NAB Will Be Exposed - With Hundreds of YouTube Videos

I am asking for your help. The BRN campaign is the best chance to reform the way banks operate but I can't do it by myself. BRN has become a second full time job. I just haven't got the time to do everything. I also do not have the talent to make a beaut YouTube clip. I have written the script for a parody of NAB's Break Up ad. See NAB's ad here:

https://www.youtube.com/watch?v=iBoXvgysltw

I was trying to do it myself but with a full time medical practice and four kids to look after it was a bit much. But when I showed the script to a few people the exciting idea came up -

Throw it out there - into cyberspace - you'll get all sorts of people who will have good ideas and experience with video, computers, art, music, technology - who would love to help.

So Here Is The Script - Let's See What You Guys Can Create To Help Spread The BRN Message. Thank you all.

Dear NAB,

This is a really difficult letter for me to write. I think we both know that this has been coming. For a long time now my friends have been telling me that I look upset and unhappy. They were so worried about me. Whenever your name came up they could see the pain that I was going through, but, until now, none of them knew the true nature of our relationship; the devastation that your behaviour has caused to me … and my family.

I've decided that I need to finish our relationship. I can no longer work to satisfy your needs, whilst you neglect my own.

Honestly, it isn't me, it's *you*. You haven't changed. I'm moving on. Maybe I should have sorted this out years ago… but you had me trapped; I could hardly breathe when times were tough. I have regained my strength now. I didn't really want it to get this far, but you refused to act in good faith. I don't want to get into the messy details, but I feel that I must; not only for my own well being, but for everyone that you have hurt in the same way, and to help prevent others from suffering like I have.

It is not just one thing that got me to this place. Remember in 2004, your representative put together a family "package", getting my business transferred over to you. Remember how your loan department approved that home loan – the one that was unjustifiable. I was not a signatory or guarantor to that loan, but it was my cash flow and assets that made it possible. You went ahead anyway. That really hurt. You engaged in unconscionable, predatory lending … and we both know that. It was only ever me that could have afforded that loan …… nobody else …….. and you knew it.

Then when the conduct of the account was "not satisfactory" you refused to negotiate a reasonable loan restructuring for the Applicant – and you kept charging those fees and penalties – but you were draining my accounts and making the situation much worse. You knew that those penalties and fees were unconscionable.

Do I have to remind you that you claim to have "warned the Applicant" on 29.8.06 that if the account remained irregular for more than 35 days "the bank could no longer pay any drawings against the account?" – and yet just three days later you gave the Applicant more money to enable "excess borrowings." Your behaviour still sends shudders down my spine. Just unconscionable.

Then in April 2007 three weeks after the Applicant paid down the loan by over $300,000, you sent notice that you wanted possession of the house …….. giving just seven days to vacate. Again – just unconscionable. It was only then I was made aware of just how bad the situation had become; you not communicating anything with me as I had nothing to do with the loan. It was then that I was authorised to begin negotiations with you, but you refused to negotiate in good faith. I managed to refinance and prevent the house from being taken, but by then the worst of the damage had already been done.

The stress led to my marriage breaking down and my four children living with the consequences of a

broken home. You have robbed me of so much of my life. A multimillion dollar debt now remains in my name with you and another bank. I have been unable to sell my once family home - but very soon I will …… and you will be very interested in how that will be done.

Are you aware of how hard it was for me to go on - working as a rural Doctor – a single parent? The load was often unbearable, but I kept going; for my children, for my patients, for my staff. They were supportive to me when you failed to be so, even though none of them knew the full extent of what I'd been going through.

Perhaps the worst part is that I know you have caused this sort of heartache many times before; that you don't really care. But, soon, you will. I will be providing a powerful forum where the others that you have hurt can tell their stories. You will be surprised to see some of the stories I have collected from many of your previous clients and staff.

I have been working patiently with the Financial Ombudsman; however their terms of reference are such that it is proving very difficult to gain a satisfactory resolution. I feel like you had a hand in writing some of those terms. You know I would win a Court case against you, but, I am not going to waste anymore of my time and money enriching lawyers only to get a fraction of what you owe me. There is a better way, and with the help of my colleagues, supporters and friends, we will settle. And we will force change on you and the industry.

Just to make it perfectly clear. When you give a loan to someone that doesn't have the assets or income to manage it - that is unconscionable, predatory lending. It is illegal – immoral – unethical and an act of sheer bastardry. The damage inflicted is immense; destroying lives and producing lifelong consequences. It shall no longer go unpunished.

Look, I'm sorry. I shouldn't lash out at you like that …… but my patience has now run out. I don't want to make this any harder for you than it has to be, but, I do promise you this: it will be as hard as it needs to be until you apologise and make amends by contributing to the Bank Reform Now campaign. You wanted the house, well you blew it, you will never get it under any circumstances. I have a rolling program planned that will hurt you just like you hurt me.

I gave you plenty of opportunity to settle without a scene. Now, there will be a scene… and this scene is going to cost you far more than the settlement we could have had many years ago.

Yours sincerely,

Dr Peter Brandson

PS: You probably shouldn't call either - time's up - you blew your chance - the Big Bank Bank Countdown has started - NAB … you're first …. and your time is running out.

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