

## **The Government Does Not Have The Will Or Guts - It Is Up To Us**

### **Summary:**

**Enough is enough!** Although there has been some great public exposure about bad banking practices crippling individuals, families and businesses, with many well documented cases, it seems nothing much is getting done about this important issue that affects everyone.

Bank Reform Now's campaign enables all of us to join together and help stop bank rip offs. Unless we join together and target one bank at a time - not much is likely to happen to change the damage being done to all of us. BRN will show you why we must act and what action we need to take.

Article Information **Category:** [Dr Brandson's Blog](#)

**Banking Company:** NAB

**Bank Malpractice Type:** Predatory Lending  
Corruption

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Posted By Peter Brandson  
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**If We Don't Act Now Against NAB - Bank Rip Offs and Corruption Will Continue - GFC Round 2 On The Way.**



Bank Reform Now is about to officially launch. I want to explain what I have learned in the last few months about the task ahead.

The position I have taken in founding Bank Reform Now and taking on the banking industry - one bank at a time - has been very costly to me financially and personally. It is costing me \$100,000 per year. I am willing to put my time and money where my mouth is because I have discovered that unless the people take a stand nothing will change.

This reform movement has taken years to come to fruition. A lot of behind the scenes work has been done to ensure success.

Included in this preparatory work has been my contribution to the Senate Inquiry into the performance of ASIC. When the Senate Economics Committee refused to accept my supplementary material I challenged the committee. They then accepted a version which they censored before uploading it to the Senate website. The material they had censored clearly showed NAB's pathetic record regarding predatory and other unsavoury business practices.

A key part of the censored material clearly disclosed how much money the NAB had donated to both main political parties.

I challenged the Senate again. I wrote to Senator Mark Bishop on the 14th of April pointing out that it wasn't a good look having the Committee he led ignore or censor material critical of the NAB. Senator Bishop refused to reconsider his position. It even gets worse - further research revealed that he has a commercial relationship with NAB. I am not saying that the relationship is improper - we do not know the exact terms of the relationship. However, bearing in mind the extent of political corruption we are seeing exposed on a daily basis on our TVs and in our newspapers we cannot take for granted that politicians are acting in the interests of the people.

Additionally I discovered that the same Senate committee refused to accept a submission from Dr Evan Jones which tore apart NAB's deceit filled response to the Priestly submissions.

*>> See links below for all the material referred to above.*

My concern is that the Senate Inquiry into ASIC appears to be protecting NAB. ASIC is supposed to be insuring that corporations like NAB cannot get away with predatory and corrupt business practices. It also appears that governments of all persuasions are refusing to take a close look at the way banks operate. Bank business practices are responsible for far more financial trauma and heartache than most of us realise.

If we are to see the banking system reformed it is up to us - the people who have been ripped off for decades by banking malpractice - to take a stand. I am referring to the big picture here. Let me be very clear: The reason that most of us have to rely on a pension after working hard for more than forty years is that your wealth has been transferred by a criminal banking system to a ruling class that does not have any legitimate claim or right to your wealth. Once you understand the significance of this you will be angry.

You should be angry - this will help spur you to action.

There is no need for violence or mayhem. Join Bank Reform Now - our systematic campaign will see the banksters on their knees much quicker than you would believe. The government will not reform the banks - it is up to you, your family and your friends to take action now.

I have discovered that it is very difficult for the people to take an effective stand against bank corruption and criminal behaviour. Particularly because governments are not interested in genuinely taking the banking cartel on and improving our lives.

The banks bank on the fact that few people have the guts, brains, determination or resources to take

them on. The banks are also counting on public apathy. Even more important the banks want us divided and fighting amongst ourselves over trivial minor issues. Try to realise that the fight about how much the pension is or at what age it starts is not the point. The point is that the banking / government system is deliberately structured to rip you off all your life and then leave you dependent on a crumbly pension. This is a crime of grand proportions. It needs to be clearly explained so that your attention is not diverted from the main game. It is only when we all know what is going on that we can take effective action.

I am asking you to prove the banks wrong.

Join us now - the first 12 months will focus on NAB.

With your massive and immediate support we will build a \$20 Million fund (for every dollar you provide the banking industry will be asked to contribute three dollars). In the next 12 months we are aiming to have more supporters than the total memberships of all our political parties combined. This really is the best opportunity ever to get real reform.

Work with us. Spread the word. Donate to the cause - and I promise you that we will win.

- **We will set the crucial precedent by compensating victims of bank criminal behaviour**
- **We will set up a perpetual industry supported fund to help improve rural mental health services**
- **We will force change onto the industry and onto the government**
- **We will force the government to instigate a wide ranging Royal Commission into the way banks operate.**
- **We will decrease the risk of GFC Round 2 And ...**
- **One of you will be rewarded with the home giveaway**

## **EXTRA EXTRA - READ ALL ABOUT IT - 26.6.14 - Senate Issues Its Final Report Into ASIC**

In my first submission to the Senate I was worried that the ASIC Inquiry would be an expensive talk-fest that would whitewash the issue of bank malpractice.

The recent Senate inquiry into ASIC proves the government will not act against bank criminality and corruption. Activists and victims have called for a Royal Commission into the way banks operate. Senator David Bushby (who opposes a Royal Commission into just the CBA) also has commercial relationships with NAB (the full extent is not known and may be quite proper). Finance Minister Mathias Cormann - prior to even reading the Senate report - is already using Bushby's dissenting opinion to justify opposing any Royal Commission.

The only way to end criminal banking practices is through a well co-ordinated, massive public campaign. People power can force change on the government and onto the banks.

**Websites For More Information:** Brandson Submission to Senate Inquiry into ASIC

<http://www.apf.gov.au/DocumentStore.ashx>

Brandson Supplementary Senate - CENSORED - Submission - 12 pages missing!

<http://www.apf.gov.au/DocumentStore.ashx>

Priestly Submission to Senate Inquiry into ASIC

<http://www.apf.gov.au/DocumentStore.ashx>

NAB Response to Priestly Submission

<http://www.apf.gov.au/DocumentStore.ashx>

Dr Evan Jones - Response to NAB (not accepted by Senate)

<http://www.bankvictims.com.au/dr-evan-jones/item/11056-senate-economics-committee-inquiry>

Dr Evan Jones - Explains NAB's Destruction of the Priestlys

<http://www.bankvictims.com.au/dr-evan-jones/item/10826-business-as-usual-at-the-nab-and-grab>

Senator Mark Bishop's Statement of Registrable Interests



[http://www.aph.gov.au/Parliamentary\\_Business/Committees/Senate/Senators\\_Interests/~media/Committees/Senate/committee/interests\\_ctte/statements/SenatorBishopMstat190711.ashx](http://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Senators_Interests/~media/Committees/Senate/committee/interests_ctte/statements/SenatorBishopMstat190711.ashx)

Senator David Busby's Statement of Registrable Interests

[http://www.aph.gov.au/Parliamentary\\_Business/Committees/Senate/Senators\\_Interests/~media/Committees/Senate/committee/interests\\_ctte/statements/SenatorBushbyDstat110713.ashx](http://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Senators_Interests/~media/Committees/Senate/committee/interests_ctte/statements/SenatorBushbyDstat110713.ashx)

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