Loans to small and medium businesses under the spotlight

Summary:
The Banking Royal Commission is next looking at small and medium sized businesses. Get involved now. See the BRN Vigil Flyer and **CBA Boycott Pamphlet downloads below.** Print them out and put them on noticeboards right around the country. If you want to turbocharge our road to justice get a BRN T-Shirt and hand out the Boycott Pamphlet to anyone that cares about sorting out the banks and the corruption that exists in Australia right now. Not everyone is awake but we really only need around 5% to take a stand with us to give us a very good chance of victory.

This battle is political - BRN is now in election mode - details below for OzElection19.

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Round 3 hearings - Loans to small and medium businesses

If you think the Royal Commission has been explosive so far ..... wait till you see what's coming up.

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BRN wants you to help expose how corrupt and criminal the bankers are. If you are a small business owner and a banker ripped you off with predatory and unconscionable tactics send your story to the Royal Commission: email >> FSRCenquiries@royalcommission.gov.au

If you want to help make history - be at the BRN Royal Commission vigil. Download our info flyer - see below - and come along each morning that the hearings are running from Monday May 21.

Round Three Details

The third round of public hearings will be held in Melbourne at the Owen Dixon Commonwealth Law Courts Building at 305 William Street from Monday 21 May to Friday 1 June 2018.

This round of public hearings will consider the conduct of financial services entities in respect of their dealings with small and medium enterprises, in particular in providing credit to businesses. The hearings will also explore the current legal and regulatory regimes, as well as self-regulation under the Code of Banking Practice.

The Commission presently intends to deal with these issues for the purposes of the public hearings by reference to the case studies set out below

	Topic	**Case Studie**
1	Responsible lending to small businesses	ANZ Bank of Quee CBA Westpac Suncorp
2	Approach of banks to enforcement, management and monitoring of loans to businesses	CBA / Bankwe NAB
3	Product and account administration	CBA Westpac
4	Extension of unfair contract terms legislation to small business contracts	ASIC
5	The Code of Banking Practice	ABA ASIC

During the hearings, evidence will also be given by business owners and customers of their particular experiences together with other witnesses providing context for the case studies. The entities that are the subject of such evidence will be informed by the Commission.

Further topics or case studies for topics may be included and the list above will be updated accordingly before the hearings commence.

BRN feels that the Hayne Royal Commission can get great results but it really depends on public pressure. You saw what happened to AMP in the last round - CEO, Chairman and Directors out the door. That is just a taste of what can be achieved. Crimes have been committed. Jail terms are on the cards but the boys club will try hard to protect each other. Did you notice that so far it's board women who have been thrown overboard?

CBA hasn't appreciated how much the Big Bank **BANG** boycott could cost them ... but they will soon, if you guys help ramp it up (link plus pamphlet below - print and hand out to help build awareness and momentum).

We only get one Royal Commission - it's up to us to make it successful. Write to

Commissioner Hayne and tell him you want the terms & duration enhanced and extended.

Support BRN - we are preparing right now for Election 2019 **- Donate Today** (link below)

Bank Reform Now - Phase One Of Our OzElection19 Campaign Has Begun

Politics as usual has let us down. Both main parties have taken donations from the elite and then of course protected the elite. At the 2019 election we reckon it is best to vote for candidates that support something new. Innovative reforms that are in your interests - [details to be announced once Turnbull calls the election].

We take this approach because it doesn't matter which pollie or party is elected. Party power brokers choose the candidates and the policies. **We are now saying the people will determine the policies put in place after the 2019 election - not the parties and those that own them. The people will therefore only vote for politicians that commit to serving the interests of our country and our people. Just like a representative Democracy is supposed to work.**

How can you help us prepare for the next election?

1. Donate a few dollars each month to the BRN kitty. If you don't want to register on our website just set up a regular direct deposit into our -
IMB Account
Bank Reform Now
BSB 641 800
Account No. 200699525

Or you can just donate whenever you feel like helping out - Just click >> **HERE**

Why should you help? Well we've been working on this for well over five years. You can review all the submissions I've made to various government inquiries and our material here and on Facebook. If you agree with my ideas and methods please help. The three point plan we will release before the election really is the best shot we have to bring justice to our country. If you want the crooks in finance to pay up and face jail time you've come to the right place. Ditto, if you want politicians forced into serving your interests. The enemies of your honest democracy have plenty of money to support their parties and policies. We need resources to mount a great campaign.

2. Check our Facebook page every day - right >> **HERE** - be generous with Comments and Likes on as many of our posts as possible. Share them to your own page but also to other relevant pages, forums and blogs. Don't wait to see us in your newsfeed. Liking and following the page is not enough. Facebook is choking NGOs, you need to come to us - bookmark our page to make checking in easy.

3. When we ask you to email a politician or inquiry please do so. Even a short comment is helpful. Click >> **HERE** to find your local MP's and Senator's details.

4. Let's try it now - email the Banking Royal Commission and tell them that you want to see the ex-CEOs called in for interrogation AND that you want Commissioner Hayne to ask the government for enhanced powers, expanded terms and an extended inquiry. A compensation fund must be on the agenda and it must begin to be filled with clawed back assets from the CEOs (see Letter Of Demand below). Email today >> FSRCenquiries@royalcommission.gov.au (link sends e-mail)

5. Tell your friends and relatives that there really is a better way to run a finance system and country. They can support us too and it will make a big difference. Once we have the numbers

we all win. The pollies and bankers know the people have the real power so they try to keep us ignorant, busy and fearful.

6. Buy a Bank Reform Now T-Shirt - a beaut way to spread the BRN message when you are out and about. Great conversation starter at the supermarket ... or bank. Link below.

7. Make the Big Bank BANG CBA Boycott a success - Tell everyone! No new loans with CBA for at least 12 months. Download and print copies of the CBA Boycott Pamphlet and spread it around (links below). CBA's share price is already going down. It need a hit so that the pollies and bankers know we mean business. **This year is ours folks .... let's grab it.**

We can win, we must win, we will win ..... if we work hard and smart together.

File Attachments:	Attachment	Size
	BRN-Royal-Commission-Vigil-Flyer-May-2018	919.99 KB
	CBA-Boycott-Pamphlet	298.05 KB

Related Links: CBA Boycott Begins
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BRN Black TShirt

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