

### Story Overview

The staff at St George Bank Browns Plains and staff at the Commonwealth Bank of Australia Browns Plains have allowed my ex husband (who is also my business partner) to change the structure of our joint Company by fraudulent means, without my knowledge.

To hide his fraud from me - solicitors, real estate agents, bank staff and a federal family law judge withheld the documents from me, that were used for this to happen.

I was then forced into agreeing to sell our joint family home for much less than I was told by other agents it would sell for.

I was the perfect victim.

### Story Details

**Story Of:** JB

**Bank Involved:** CBA

**Bank Malpractice Type:** Incompetent Business Practices

Corruption

Powermongering & Greed

Other Bad Banking Behaviour

**Year Trouble Began:** 2013

**Government Involvement:** ASIC (Australian Securities & Investments Commission)

FOS (Financial Ombudsman Service)

Police

Court Case

Other Government Agencies

**Did You Receive Effective Help?:** No



## Bad Banking Experience - Full Story:

### St George Bank Australia

Unbeknown to me, my ex husband, who is also my business partner, with the help of bank officers of the St George Bank, Browns Plains Branch, Queensland, established two business bank account's in the name of our joint Company.

To do this he signed as power of attorney on behalf of me. There never was a power of attorney. He did not have this authority and there were no documents to support his claim. Staff at the St George bank Browns Plains Queensland, accepted this bogus power of attorney without proof or confirming with me.

He also presented to the staff, an un-witnessed Company power of attorney document, which he blackmailed me into giving him. To stop the bullying I sent him this un-witnessed document, I was confident that no financial business would accept it. To be legal this document required my signature to be witnessed and, as I was overseas at the time, in accordance with the Queensland Legislation and to be registered at the Titles Office, this was clearly stated on the document. No one's signatures were witnessed. This document was rejected by another bank, however, staff at the St George Bank Browns Plains, accepted it without question.

This fraudulent bank account was then used for transferring our business funds from our original business account by internet transactions into my X's private bank account. I had no knowledge of this and no control over our account. He also embezzelled company funds, and sold our company equipment and kept the money, he also reported to the ATO inaccurate EOY financials.

I questioned the St George customer service, who told me that the correct procedure was NOT followed. They told me that due to privacy laws they could not give me further information! This account was fraudulently opened using my name! So where is my privacy?

The Browns Plains bank manager, refused to discuss the accounts with me or give me any bank statements from the fraudulent active account, although he did agree that I am a Director of the Company. He told me that I needed consent from the Company (both directors) to have information released to me!

After some deliberation I approached the Financial Ombudsman who now refuses to investigate the bank telling me that as I am a Director I can take my own legal action. Not happy with this I approached the Westpac London Branch, who told me there are several layers of fraud and made contact with St George Customer Relations to help me.

St George Customer Relations Officer, refused to discuss the accounts with me, told me she had completed her investigations and would not be communicating with me further. After our correspondence, she then closed the fraudulent active account. Later re-opened it so that my X could continue to trade. She profoundly apologised to him, for closing it, without any reference to me.

Now Customer Relations of both St George and Westpac have refused to speak with me.

These fraudulent bank account opening documents were sent in subpoenas to the Family Court, I applied for copies and these were not given to me.

I have never had a bank account with Westpac or St George.

## **Commonwealth Bank of Australia**

The staff at the Commonwealth Bank of Australia Browns Plains, Queensland helped my X into operating his fraudulent business bank account by transferring our merchant facility to his St George account. This facility was arranged by me and I was the only signatory on the document. The transfer document was required for both our authorities on this transfer, however, only my X's was accepted. I questioned staff at the CBA who told me that they used the power of attorney document; I told them this was invalid. But still they have not accepted responsibility. The document that shows that I am the only authority on the merchant transfer has now 'gone missing' from their system.

Due to the questionable actions of the staff at St George and the CBA, the repercussion of this fraudulent behaviour has meant that my X has misappropriated hundreds of thousands of dollars from our Company and me over the three years of him operating the illegal business account.

The legal advice I have received is that this is both civil and criminal fraud and the bank staff should have used all efforts to make sure the documents that were provided were legal.

I have approached the Financial Ombudsman- they refuse to investigate stating that because I am a Director I could take legal action.

I have approached the Prime Minister, twice- the response was unsatisfactory, I was given various departments to approach (which I have already done) Anyone would know that approaching the PM would be the last resort. The second time the response was for me to seek victims support.

Over the past six months, I have approached the Foreign Affairs Minister, and the Justice and Attorney General (Qld), twice-I am still waiting for a response.

As a subject of Her Majesty the Queen and an Australia citizen- I have a sense of duty to report crimes. I have reported these crimes to the Federal Police-no response, Crime and Misconduct Commission- no response and the Queensland Fraud Police - unsatisfactory response, they say its civil fraud.

### **This is not the end of my story.....**

#### **Real estate agent**

We were told to arrange a valuer to value our joint property. It was then that I suspected a property scam. I had a real estate agent in to value the house a year previously, however, this valuer valued it \$300k less than the agent. The property market would not have fallen by that much in a year!

After our settlement whereby I was threatened and intimidated into an unfair settlement,(*by my own legal team*) our joint property was put on the market with an agent I did not trust.

My X refused to use any other agent and as he stopped paying the mortgage, the bank (I have no problem with) was going to take the house over as a forced sale. I was forced into listing with her.

She listed our property on the internet 100k under what my instructions were. After only a few weeks she emailed me a contract. (I was in the UK at the time) which was well under what I was told our property would sell for, by two other agents.

Now my X's family law solicitor is back on the scene and took over from our conveyancing solicitor, Certus Legal. He emailed me that I was to accept this contract or he will take me back to Court and claim costs of \$5000. He did not allow me time to seek legal advice, nor allow me to negotiate with the buyers. As I had not very much from the settlement I was forced to sign the contract. And the house was under sold by \$200,000 less than what an agent told me it would fetch a year previously.

Now this was not what it seems...

I have only just discovered that as I was in the UK at the time of signing documents, to make them legal for use in Australia my signature was required to be witnessed in accordance with the Queensland Legislation. I had no idea of this legislation, my solicitors didn't say anything about this, which meant that all documents I had signed whilst outside Australia were not valid , these included the listing document and the contract of sale of our property and the Company power of attorney document.

I am not a legal person, but if I had known this I would have been able to negotiate a better outcome for me with our divorce settlement, and the sale of our property.

This was hidden from me by my family law solicitors Emerson Family Law, my X and his solicitor Hirst and Co, real estate agent and conveyancing solicitor Certus Legal, not forgetting the bank staff.

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Each phase of our settlement has been to hide my X's fraudulent actions with the St George and CBA.

Last month I was taken back to Court by my X. He wanted me to agree to pay for his cleaning of the house etc. As this would be the only way I could let our judge know of the extent of his fraud, I filed the documents into Court. I told the Judge that the St George bank account documents were hidden from me by the solicitors. The Judge ignored this and threw it out of Court by telling me that I agreed to give my X this power. I asked the Judge if the contract of sale of our property was valid, he brushed over this and told me the transfer document was.

*How does he know and why should he, how I executed this document.* I now know that the federal family law court Judge is involved with the cover up of my X's and the St George bank's fraud and I believe that to stop investigating my X, he has agreed to sell our property for much less than its worth.

At this hearing I asked the Judge to make orders for me to collect my personal possessions, my important documents and jewellery my grandmother left me. He told me he gave me this order last time. I followed his Orders and I went to collect my things, my X physically attacked me, causing bruising to both arms, and refused to give me anything until the police were called. After I was given a few items the police told me they would arrest me if I didn't leave the property (they knew I had a Court order) and if I returned they would arrest me. The Judge didn't seem to care the police ignored his Orders. The Judge refused to give me orders, knowing that I would have to spend more money and time to return to Queensland. This aided my X in stealing my personal property, items I had since I was a child and my childhood photographs.

I reported the two police officers conduct to the Queensland Police in Beenleigh, but have not heard from the reporting officer what the outcome was.

*I understand the penalty for issuing illegal documents to the bank is 10 years imprisonment.* Clearly stated on their bank forms. I understand the solicitors, by law are to report crimes to the police. I understand the Judge is also required to report this fraud. None of them have.

I found this while searching the web:

#### **PROFESSIONAL LIABILITY AND RESPONSIBILITY**

*Section 316(1) of the Crimes Act says: "If a person has committed a serious offence and another person knows or believes that the offence has been committed and that he or she has information which might be of material assistance in securing the apprehension of the offender or the prosecution or conviction of the offender for it fails without reasonable excuse to bring that information to the attention of a member of the Police Force or other appropriate authority, that other person is liable to imprisonment for two years."*

*The Crimes Act defines "serious offence" in s.311(1) as an "offence punishable by imprisonment or penal servitude for 5 years or more or for life".*

This has shown me the extent of corruption which has involved the St George Bank, Commonwealth Bank of Australia, conveyancing solicitors, family law solicitors, valuers, real estate agent, police and a family law judge. Oh yes, this also includes ASIC, ATO, Legal Ombudsman, Financial Ombudsman, the Commissioner of the Legal Services Commission.

Now even the Prime Minister of Australia knows of the deceit and fraudulent actions of all involved so why hasn't any of the above reported these crimes? By not doing so does this mean they aided and abetted fraud?

I stated that I was the perfect victim - I am ignorant of the law and Queensland Legislation. I have no income, I have no funds to take legal action and if I did, would the court be influenced by the judge or banks and as I was overseas at the time made it easier for them to



commit this fraud.

With all the documents of proof I have, I will be very happy to give names of the people who have duped me. So if any one reading this wishes to know, please feel free to contact me.

### **How My Life Has Been Affected:**

How do I feel now? - I will never trust a banking facility. I have no respect or trust for any legal practitioner. I have no money and am nearing retirement, therefore not the years or finances to get back what I have had stolen from me.

The stress has been horrendous, I have been so ill - the feeling of sheer helplessness when Government Agencies refuse to commit to investigations. I wake in the middle of the night, I cannot sleep until justice is done and the criminals are put where they should be - then I shall sleep.

**Related Links:** [Legallies UK](#)

**Source URL (modified on 25 Nov 2016 - 8:03am):**

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