

10/09/2018 **Ref: xx/xxxx** Michelle Matheson NSW

To the CIO Board Members: Mark Scanlon Loretta Kreet Amanda Barker Thomas Beregi Matt Lawler

I have had a dispute, containing new evidence {that had been provided by the CIO during the previous dispute with a heading, 'Do Not Show the Borrower'} on foot for 2 years, having received the only communication last week from the CIO that I have had during those 2 years, I have very serious concern for how this matter has been dealt with and the lack of interest the CIO has demonstrated with such a serious dispute against an FSP that is their member.

Please find attached the questions I have submitted to the CIO staff member whom has made contact with me via postal correspondence with a 'Determination' **after awaiting 2 years** for any contact in relation to my dispute.

It is of serious concern that the lack of any contact, due process and adherence to the CIO Rules, comprehensive investigative methods and untrue information that has been relied upon to form this view and has been allowed by the CIO and lends itself to a complicity of the CIO with the FSP to enable the FSP's misconduct to be allowed.

My matter was raised in Parliament and I personally made a speech in Parliament only days prior to hearing from the CIO for the first time in 2 years- the CIO denying my dispute has any merit in spite of the known serious evidence held, the untrue information cited within the 'Determination' and a blatant process of intentional disadvantage to myself as the consumer .

I do not make this serious allegation of bias, complicity and serious employer incompetence lightly and can substantiate all of the facts with documentation held when needed.

I ask that the board please investigate this matter as soon as practicable due to the seriousness of this dispute's contents and subsequent 'Determination' and at the very least, please provide notification that this matter has been referred to the appropriate law enforcement agency as the CIO have failed to do so to date despite holding evidence of historical criminal conduct by this FSP.

I will await your reply and am grateful for your assistance with this matter, please note for transparency, that this information has been forwarded to the relevant political members whom are taking an active interest in my long standing matter and the Royal Commission that is currently on foot.

Sincerely, Michelle Matheson

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Part 2) www.bankreformnow.com.au/node/500