Giulia Mandarino and Deb & Jim Barker - Story

Kevin Gaynor Speaks For Giulia Mandarino and Deb & Jim Barker

In the early 2000s the Box Hill Branch of the CBA enlisted property developers Zaia Arther & Associates to sign up new customers for loans. William Jordanou of Zaia Arther was armed with loans documents by Box Hill CBA loans managers Brendan Epps and Gina DiVirgilio. In turn William Jordanou enlisted his friends and associates - Daniel Emery and Leonard Anderson - to take out loans against the properties of people with whom they had formed personal relationships, being Giulia and Jim & Debbie Barker.

> The loans were taken out on the pretext of short term funding of property developments that were going to give favourable returns. It was a complete scam.

Zaia Arther, William Jordan, Daniel Emery and Leonard Anderson were targeting over trusting personal relationships to be ripped off. The Box Hill CBA facilitated the whole process, authorising falsified and forged loan applications, outgoing payments and disbursements. It goes beyond negligence into complicity. Members of the Box Hill CBA forged personal and professional relationships with conmen.

> In Giulia's case, she never entered a Commonwealth Bank, never met with a CBA employee, never authorised the applications for a Viridian Line of Credit or an Investment Home Loan, all of which were authorised on 3rd March 2006. On the same day the Box Hill CBA authorised $200,000 distribution to friends and colleagues of Leonard Anderson never to be seen again.

Shortly afterwards the CBA distributed a further $250,000 as deposit cheques for properties in QLD that were all scams. 17 months later, on the 29th August 2007 Brendan Epps of the CBA died unexpectedly and the scam began to unravel.

> The culprits shot through, and rather than pursue them, the CBA went after the victim - Giulia. She had to sell her home in August 2009 to pay back the CBA. The Barkers have a very similar story with the same players.

What has eventuated since is the well worn and often repeated strategy of the CBA and other banks to **wear victims like Giulia and the Barkers down through prolonged legal battles. They deny involvement despite ample incriminating and verifiable facts.**

The hope is that victims will eventually be worn down and resources drained to an extent that they have nothing left, simply **give up and go away**.

However what is actually happening is that **many isolated victims of bank fraud are becoming connected and sharing resources**. Their stories provide evidence of a strategy by banks to ignore, hinder, contest and frustrate victims to the point that they disappear, allowing banks to get away without compensating them. When victims are isolated this strategy is effective.

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> However, through the efforts of victims teaming together in an organised fashion through Bank Reform Now much of the collective experience is being harnessed and focused to create a retaliatory force that will not let the banks get away with fraud and other forms of misconduct. The banks, and their bankers, CEOs & Directors will be held to account.

The Box Hill CBA were complicit in setting up dodgy loans that ruined people's lives. Therefore the activities of the Box Hill branch of the CBA need to be investigated, especially the actions of Brendan Epps (deceased loans manager) and Gina DiVirgilio, and the relationship they established with William Jordanou of Zaia Arther & Associates.

Commonwealth Bank Australia - please explain!



Bank Victims Unite - Outside court (March 2016, Giulia Mandarino, lent support to the Barkers after losing her own home in similar circumstances.

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