Take action to level the playing field

Summary:
Do you think a bank that has ripped you off would take you to court if you had the same legal fire power as they do? Even better ..... do you think a bank would rip you off in the first place if they knew you could successfully take them on in any court required? BRN contributor Michael Sanderson is asking you to put a submission into the Royal Commission. Success will see banks responsible for their clients' legal expenses. It's a game changer. He's written templates for you to use. If he gets thousands of new submissions Commissioner Hayne will have to extend the duration of the RC. Join in .... we only get one RC - make it work ..... much better than what Turnbull and his banker mates had planned.

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The BRN fight for ‘Equality of Arms’

If you are a victim of a bank, ask yourself the question:

If I had timely, proportional and equitable legal representation to the bank, would I be in

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the position I am in today?

If you have never been done over by a bank, ask yourself the question:

If at some time in the future I had to defend myself against a bank, would I have the resources to defend myself in this country's justice system?

With very few exceptions the answer would be a resounding .... **"No"** ..**!!**

Why is it that the banks are able to use our justice system as a weapon against us when the very principle of justice rests on our being equal before the law?

Without access to adequately trained legal advisors and legal representation being equal before the law is in reality an oxymoron for bank victims.

A victim of Bank of Queensland - ex farmer Michael Sanderson - has been fighting in the courts for the human rights principle **"Equality of Arms"** for a number of years and needs our help right now. The "Equality of Arms" is a principle enshrined in article 14 of the International Covenant on Civil and Political Rights (ICCPR) which sets out every person's right to a fair and public hearing in civil or criminal proceedings.

The current Banking Royal Commission gives all of us a one off opportunity to achieve this for bank related matters. We can achieve this by sending a clear message to the Royal Commission that equality before the courts matters to all of us .... not only bank victims.

Item (e) in the terms of reference requires the Royal Commission to consider:

"...the effectiveness of mechanisms for redress for consumers of financial services who suffer detriment as a result of misconduct by financial services entities..."

Victims know that there are little or no mechanisms - let alone effective ones. We also know that the legal system is unaffordable and out of reach. The bank funded pseudo legal body FOS is not fit for purpose and the proposed new AFCA in spite of some additional powers will be more of the same because of deliberately constructed limitations.

BRN is calling out for the public's assistance in bringing the lack of 'Equality of Arms' to the attention of Commissioner Hayne by submitting an online submission raising this issue specifically. We need the Commissioner to recommend a bank funded (yes folks not publicly funded) specialist cell in Legal Aid with equal legal prowess to those enjoyed by the banks in their actions against bank customers.

If you have already submitted and your submission does not include 'Equality of Arms', BRN asks that you submit another submission, demanding legal equity in our courts.

To assist there are a number of prepared templates depending on your circumstance that will step you through the process. You simply select the template that applies to you and fill in the blanks then go to the online form and cut and paste, then save the template as a record of your submission.

Once your submission is received the RC will send you an email with your submission number. BRN would like to see another 10,000 submissions put in by next month's round of hearings. If you do this it will be almost certain that Commissioner Hayne will ask for more time and powers to complete a thorough investigation.

The link to the Royal Commission's online form can be found here >> Public Web Form – Banking, Superannuation and Financial Services Industry Royal Commission

Below are the templates you can download to assist you. Michael has put a lot of work into this so it is quick and easy for you. You can add other points in response to other questions if you like or just

copy and paste the green text into the web form.

File Attachments:

Attachment	Size
Victims of a bank use this template	29.63 KB
Concerned people who want reform use this template	29.81 KB
ALP 2019 promises reviewed by Michael Sanderson along with the FSP Law Force proposal	558.08 KB

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