Banks Feel People Power When They Face Tough Questions At AGMs

Summary:
How do you reform the banks? You go behind enemy lines and attack head on with our most powerful weapon .... THE TRUTH..!! You present evidence, logic and facts. By working hard and smart you might just become unbeatable. The truth always wins in the end .... unfortunately for too many people it has taken way too long. The bank warrior AGM campaign is growing stronger and continues this year. Here is the 2019 schedule. After the events we will also add links to Video Highlights. Check the People Power - Bank AGMs - Round 1 link to see what was achieved last year.

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AGM Campaign Takes The Reform Push To The Top

Bank Warrior and BRN Advisory Panel member Craig Caulfield wants the troops to gather again this year. Attending bank AGMs is a very powerful element of the campaign for reform and justice. Clearly you can attend your own bank's event but you can support the whole movement by getting to other banks' AGMs too.

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It’s the only day of the year you have a a very good opportunity to meet the Chairman and Directors. Last year several meetings with high level executives and CEOs were arranged after a productive initial meeting at an AGM.

The banks know we are an effective force by the quality of our interactions. Craig's questions and warrior follow up last year have already led to reforms and compensation payments from several banks.

Some bankers thought once the Royal Commission was finished it would be back to business as usual.

Dead wrong..!! They thought the usual delay, deny, deceive routine would still cut it. Wrong again. Some even thought the skeletons in their closets would never be revealed. Big mistake..!! **It's a new ballgame now. Directors and CEOs will be held accountable .... as will politicians that blindly support bankers engaged in criminal activity.**

2019 AGM Calendar

CBA

Wednesday 16 October 2019 - Sydney - Int. Convention Centre

Video Highlights
Phil Sacks - Shareholder - asks about fraud reported re: Bankwest
https://youtu.be/0waNcKtwmJg

Norman Blair - Shareholder - disgusted over bank behaviour and lost trust
https://youtu.be/BnQqfD4knBc

Craig Caulfield - No reason for bonuses
https://www.youtube.com/watch?v=mbIy5TXUvDA

Phil Sweeney - Auditing requirements
https://www.youtube.com/watch?v=-rQZDeRAkrI

Rita Mazalevskis - CBA Speak Up
https://www.youtube.com/watch?v=h4HQzCT1vQQ&t

Michael Sanderson - Responsibility to CBA
https://www.youtube.com/watch?v=qWTCBaI3Ft0

Craig Caulfield & Phil Sweeney - Director endorsement & knowledge
https://www.youtube.com/watch?v=JWhfOzmON9M

Rita Mazalevskis - Directors legal knowledge & CEO Caulfield compensation comment
https://www.youtube.com/watch?v=wXgpnBSNyzQ

Craig Caulfield - Directors legal background & closure of Caulfield case & compensation
https://www.youtube.com/watch?v=gM2P97kZN-M

Craig Caulfield - More questions please! APRA/Promontory Reporting Quarterly.
https://www.youtube.com/watch?v=sgCRYkcnslY

Phil Sweeney - How CBA better rewards its loyal customers
https://youtu.be/6WhDXoupX1o

Craig Caulfield - Bank Warriors/BRN & preliminary on AGM's
https://youtu.be/4EKLFiQoDwE

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Michael Sanderson - CBA not passing on full RBA rate cut
https://youtu.be/5k_bW9WVpAg

Rita Mazalevskis - CBA Annual & Promontory Reports, Board Governance?
https://youtu.be/WdkhabjhW4Y

Craig Caulfield - Director, not a Banker and not a Lawyer, I strongly endorse you!
https://youtu.be/nxTZjTEkiOI

Phil Sweeney - Directors, Temper your sense of Justice!
https://youtu.be/5_2a4D4Yq_4

Rita Mazalevskis - Board, failures from the top! One off Directors pay cut 2018 only!
https://youtu.be/RZLxWuJs-Zg

Phil Sweeney - How CBA compares to NAB. Any advice to new NAB CEO Phil Chronican?
https://youtu.be/zMQR5h34Ido

Bob Bourne - CBA interaction & flaws! Board apology to Shareholders?
https://youtu.be/vzxvjoHp8DE

Selwyn Krepp - TRUST! Have not received that! Customer complaints - expand on that!
https://youtu.be/9z3kz9CgZwo

Craig Caulfield - Clarity of change to Shareholder Resolutions.
https://youtu.be/KWy5dtsPcjY

Craig Perry - CBA case, Remediation Program & CBA admitted manipulation in BBSW rate!
https://youtu.be/kl5P6S24674

PERPETUAL

Thursday 17 October - 123 Pitt Street Sydney, Level 18

Video Highlights
Craig Caulfield - Victims support & Governance items
https://youtu.be/WxEhtnFWZnA

Boyd Fraser - Chairmans Report, Weary Dunlop & his own case
https://youtu.be/Xl1Llpn6iUA

Rita Mazalevskis - Governance Risk Framework & Appetite
https://youtu.be/iudUmmOKnwk

Dr Barry Landa - Highlights his case to the Board
https://youtu.be/kySOWWdc3bQ

Dr Hutchison - Disgruntled Shareholder
https://youtu.be/Wb5n1BYqKbY

BENDIGO BANK

Tuesday 29 October - The Bendigo Centre, Bendigo

Full Report + Video Highlights >> HERE

BOQ

Tuesday 10 December - 10am - Ballroom, Level 5 at the Hilton Hotel Brisbane

Video Highlights

1. Craig Caulfield #BankWarriors - Sanderson case & Industry Items
https://youtu.be/k0zb3Y6Sqcw

2. Michael Sanderson #BankWarriors - S250s Corps Act & FOS BOQ Stats
https://youtu.be/NdGdInGPihU

3. Rita Mazalevskis #BankWarriors - BOQ Owner Manager Branches
https://youtu.be/obv2JCGCrac

4. Spiro Arkouzis #BankWarriors - BOQ Trust Strategy
https://youtu.be/TWStLv23x_k

5. Michael Sanderson #BankWarriors - Owner Manager Branch & Risks
https://youtu.be/1NhBxoaH4tY

6. Rita Mazalevskis #BankWarriors - BOQ Client Assessment by AUSTRAC
https://youtu.be/htcUDWbY56k

7. Craig Caulfield #BankWarriors - Release of APRA Report
https://youtu.be/rTgQ4sRZrko

8. Craig Caulfield #BankWarriors - Clawback View
https://youtu.be/r_ZG0B7Ejwg

9. Michael Sanderson #BankWarriors - Risk Past Present & Forward
https://youtu.be/oUgorPmR8K8

10. Rita Mazalevskis #BankWarriors - HPI & KPI's
https://youtu.be/D2llfLZNLZ8

WESTPAC

Thursday 12 December - 10am - International Convention Centre Darling Harbour Sydney

Video Highlights

1. Craig Caulfield #BankWarriors - Promontory concerns re AUSTRAC
https://youtu.be/sGOTeVUbWTI

2. Dr Peter Brandson #BankWarriors - Three Directors ex KPMG
https://youtu.be/xL9Blp431Rk

3. Phillip Sweeney #BankWarriors - Accountability
https://youtu.be/CZUbvQj97xg

4. Rita Mazalevskis #BankWarriors - Westpac/APRA meeting
https://youtu.be/ODNRM-_Tm7I

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5. Michael Sanderson #BankWarriors - Shareholder Expenses
https://youtu.be/U-07vkxqsTI

6. Rita Mazalevskis #BankWarriors - Board Skills & Experience
https://youtu.be/ePiDN43ibvM

7. Phillip Sweeney #BankWarriors - Westpac NY Stock Exchange
https://youtu.be/n48odOlgr10

8. Rita Mazalevskis #BankWarriors - Westpac Assigned Loans & Victims
https://youtu.be/VH7DrYJIyLc

9. Dr Peter Brandson #BankWarriors - Westpac Hybrid Securities & Risks
https://youtu.be/gq8fTaWs30Y

10. Phillip Sweeney #BankWarriors - Westpac Super Funds
https://youtu.be/nVoe2nD35-s

11. Craig Caulfield #BankWarriors - Overview & Sandwiches anyone?
https://youtu.be/9yYif-rarOk

ANZ

Tuesday 17 December - 10am Brisbane Convention & Exhibition Centre

Video Highlights

1. Craig Caulfield #BankWarriors - Warrior Intro, Annual Report, CEO Texts & Caulfield cases
https://youtu.be/zuw42ZaoaXM

2. Michael Sanderson #BankWarriors - NAIRU, NAIBER and Job Guarantee
https://youtu.be/fhMmb-L-6f8

3. Selwyn Krepp #BankWarriors - Remediation Victims, Litigation? Shareholder impacts!
https://youtu.be/8sRSaAso20w

4. Carolyn Thomson #BankWarriors - NO impending litigation re Austrac - TRY AGAIN ANZ!
https://youtu.be/ngRQ-gFq7aI

5. Rita Mazalevskis #BankWarriors - Longstanding Victims, ANZ FSRC 2017 Response!
https://youtu.be/bs6DEl_uRGI

6. Michael Sanderson #BankWarriors - Why Hayne Failed Us
https://youtu.be/-5XWFj5XeZ0

7. Rita Mazalevskis #BankWarriors - Derivatives - Notional Principal?
https://youtu.be/OX6azNYJ9kc

8. Rita Mazalevskis #BankWarriors - Board Appointments - BEAR Accountability
https://youtu.be/MNX9caOqPIM

9. Michael Sanderson #BankWarriors - More Diversification of Board Members Required
https://youtu.be/_R6E-vYH98k

10. Craig Caulfield #BankWarriors - Endorse Director, suggestion to meet victims?
https://youtu.be/OZCSPtltpkY

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11.Craig Caulfield #BankWarriors - Remuneration Repot - non-financial lenses!
https://youtu.be/SsNpPKROTpw

12. Rita Mazalevskis #BankWarriors - CEO & Board Remuneration consequences
https://youtu.be/b5-r5lPYHJg

13. Michael Sanderson #BankWarriors - Go Nuclear or Go Extinct
https://youtu.be/24DaPePQHiM

14. Spiro Arkouzis #BankWarriors - Human touch! Can't just sweep it under the carpet!
https://youtu.be/0lone1UzSfA

15. Selwyn Krepp #BankWarriors - Question directed to Shayne Elliot
https://youtu.be/gsLrxZuuZLA

NAB

Wednesday 18 December - 9.30am - International Convention Centre Darling Harbour Sydney

Video Highlights

1 Phillip Sweeney #BankWarriors - Model Litigant & FSRC outcomes of NAB's shocking behaviours
https://youtu.be/_D20aIp2oqo

2 Michael Sanderson #BankWarriors - NAIRU, NAIBER and Job Guarantee
https://youtu.be/xMBjURtABC4

3 Dr Wilson Sy #BankWarriors - Derivatives : Financial weapons of mass destruction!
https://youtu.be/1kielOYEd28

4 Dr Peter Brandson #BankWarriors - How many cases reported? Staff Fraud!
https://youtu.be/Nml-0590vmc

5 Chris Schacht #BankWarriors
https://youtu.be/dPOe2Fbs294

6. Rita Mazalevskis #BankWarriors - CEO & Chairman's Legacy case briefings & Lewis Tomcsanyi matter.
https://youtu.be/W6Tp7NukTf8

7 Craig Caulfield #BankWarriors - Lost Trust. Model Litigant. 28 outstanding Legacy cases
https://youtu.be/4g3vjhOcUKY

8 Craig Caulfield #BankWarriors - How can Shareholders trust EY reporting of NAB
https://youtu.be/u6ZC_aKCYCY

9 Phillip Sweeney #BankWarriors - Junkets, jolly good times at Shareholders expense!
https://youtu.be/6OD1WBwsySI

10 Ian Lightbody #BankWarriors - Our fellow UK Warrior
https://youtu.be/5dSQX660P_c

11 Rita Mazalevskis #BankWarriors - Self Assessment shortcomings. RC Responses. Victims New Evidence
https://youtu.be/1GLOLJunWr4

12 John Guidi #BankWarriors - Our fellow UK Warrior
https://youtu.be/-yKYYZ0VZ74

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13 Dr Peter Brandson #BankWarriors - Spank the Banker movie & CEO re customer Remediation.
https://youtu.be/mVUg2A5ZLRY

14 Michael Sanderson #BankWarriors - Why Hayne Failed Us
https://youtu.be/wcsX-hlOuGo

15 Chris Schacht #BankWarriors - Failure of Board, Senior leaders & destruction of Shareholder value
https://youtu.be/H5KsjlrzSBM

16 Dr Wilson Sy #BankWarriors - Risk, Directors knowledge of GFC cause? Emergency Funding Regime
https://youtu.be/4P2Rxb6wG80

17 Craig Caulfield #BankWarriors - Non-Financial metrics in Remuneration Report
https://youtu.be/U9D9y9I8IAc

18 Michael Sanderson #BankWarriors - More diversification of Board members required
https://youtu.be/_jclTMnLcSE

19 Chris Schacht #BankWarriors - Should be a new NAB Board! Cannot escape responsibility!
https://youtu.be/KeRsAp21f1o

20 Phillip Sweeney #BankWarriors - NAB staff survey of unethical conduct
https://youtu.be/ERogoKnUPyc

21 Phillip Sweeney #BankWarriors - Social License, Borrow Wise Australia for customers?
https://youtu.be/SdkbYEvyBeU

22 Phillip Sweeney #BankWarriors - Re-establish Not-For-Profit employees fund
https://youtu.be/GXNAiMzO4DM

23 Michael Sanderson #BankWarriors - Go Nuclear or Go Extinct
https://youtu.be/mgweXUkXbWU

24 Phillip Sweeney #BankWarriors - Complex problems & Energy usage
https://youtu.be/wN_eCHqQa6E

25 Bill Mott #BankWarrior asks about alleged BBSW manipulation
https://youtu.be/4oF_vEHfp6E

NOTES:

BRN will update this list regularly with more details and Video Highlights. All key videos will also be listed on YouTube Channel >> carcrashcritic

Annual reports are available online at each bank's website.

Most meetings of public companies are available for the public to attend without being shareholders.

Questions to the Chairman and voting is only available to prior registered shareholders.

It is worth attending to support your Bank Warrior and BRN friends & colleagues even if you don't have, or can't buy shares. Check your super fund if you hold bank shares. Craig has found CommSec to be the cheapest online broker to buy or sell shares. From $10 per trade. Minimum share purchase is $500

You may be able to get a proxy to speak if you can't buy shares

You can email Craig to get more information / help with accommodation at some events / tips & strategies. Craig Caulfield >> landofgold@yahoo.com.au

All questions and interactions with the Chairman and Directors or Executives is conducted with courtesy and respect by Bank Warriors

We now have eight past AGM webcasts to see how the warriors put their questions.

It's always been a numbers game. BRN is aiming to have more members than all political parties combined. If you want an honest finance system and a representative democracy with pollies accountable to you .... it's time to join in, become a warrior and get active.

It is worth noting that all the banks now have Model Litigant guidelines. This was an activist driven win. See Craig's third question in the video below as well as the BRN recommended Model Litigant principles.

See links below for the 2018 excitement at the CBA and NAB AGMs - video and transcripts.

Websites For More Information: Craig Caulfield Speaks Truth To Power at NAB's 2018 AGM (Video)
https://www.facebook.com/bankreformnow/videos/1109833785861204/

Related Links: People Power - Bank AGMs - Round 1
CBA Was Not A Fair Legal Player

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