Australia Needs Honest Banking & Politics - Time To Take Action

Summary:
The finance sector has been shown to be operating in a way that harms customers and citizens in general. Criminals within the system have been allowed to profit from horrific abuses by not only bank CEOs and boards but also ASIC, the Bankers Association - and of course .... the politicians that they pretty much own and control. Everyone is affected - if people can't trust the government and the banks we really are done for.

The Banking Royal commission exposed the tip of the iceberg. Now is the time to push for reforms. This article gives you the tools you need to help get results. Political contact information - email addresses, phone & fax numbers. Plus policy positions that will change the finance sector and politics. If you want justice and a better future for your family work with us in an effective and coordinated campaign. It's a numbers game. A politician's main concern is keeping their seat. The aim here is to get MPs and Senators to publicly support policies that will benefit the people and country. Unless they publicly support you with speeches in the Parliament and media interviews they are not serious.

We have the power to turf them out. The number of people contacting them determines whether they take an issue seriously or not. Let's make 2019 the year we get justice.

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Time For Action - Contact Your Servants To Reform Banking

The following politicians must be targeted with regular emails, phone calls and meetings. BRN has helped put together an effective lobby group. It is now critical to use people power to bring justice & fairness to the finance sector and to rescue our democracy, rights & freedoms from those that seek to expand the corrosive and intrusive power of the state.

We suggest every LNP cabinet member connected to the various finance portfolios must be contacted from day one right up until justice is achieved.

These are the ministers PM Scott Morrison has appointed to the relevant portfolios -

Josh Frydenberg: Treasurer >> treasurer@treasury.gov.au Ph. 02) 6277 7340

Michael Sukkar: Minister for Housing and Assistant Treasurer >> Michael.Sukkar.MP@aph.gov.au Ph. (02) 6277 7230

Senator Jane Hume: Assistant Minister for Superannuation and Financial Services - Senator Hume will assist the Treasurer to implement the Government's response to the Financial Services Royal Commission Final Report and the Productivity Commission's superannuation report >> senator.hume@aph.gov.au Ph. (02) 6277 3123 Fax. (02) 6277 5782

Mathias Cormann: Minister for Finance >> Senator.Cormann@aph.gov.au Ph.(02) 6277 7400 Fax. (02) 6273 4110

Zed Seselja: Assistant Minister for Finance, Charities and Electoral Matters >> Senator.Seselja@aph.gov.au Ph. (02) 6277 3187 Fax. (02) 6277 5712

The Prime Minister Scott Morrison should also be contacted >> pminvites@pmc.gov.au Ph. (02) 6277 7700 Fax. (02) 6273 4100

Who Else?

1) Every Senator - Details here >> www.aph.gov.au/Senators_and_Members/Parliamentarian_Search_Results?q=&sen=1&par=-1&gen=0&ps=96&st=1

Especially the crossbench - *see Point 3 below.*

2) All marginal LNP members of the House of Reps. Listed below by State and Electorate -

NSW	Sitting Liberal	email address	Fax	Phone
Reid	Fiona Martin	Fiona.Martin.MP@aph.gov.au	(02) 6277 8415	(02) 6277 4156
Robertson 4738	Lucy Wicks	Lucy.Wicks.MP@aph.gov.au	(02) 6277 4739	(02) 6277
Vic				
Casey 4000	Tony Smith	Tony.Smith.MP@aph.gov.au	(02) 6277 2050	(02) 6277
Chisholm 4155	Gladys Liu	Gladys.Liu.MP@aph.gov.au	(02) 6277 8411	(02) 6277
La Trobe 4982	Jason Wood	Jason.Wood.MP@aph.gov.au	(02) 6277 4994	(02) 6277
Qld				
Brisbane 2008	Trevor Evans	Trevor.Evans.MP@aph.gov.au	(02) 6277 8411	(02) 6277
Dickson 7860	Peter Dutton	Peter.Dutton.MP@aph.gov.au	(07) 3205 5111	(02) 6277
Leichhardt 4803	Warren Entsch	Warren.Entsch.MP@aph.gov.au	(02) 6277 2238	(02) 6277
WA				
Swan 4337	Steve Irons	Steve.Irons.MP@aph.gov.au	(02) 6277 8494	(02) 6277
SA				
Boothby 2057	Nicolle Flint	Nicolle.Flint.MP@aph.gov.au	(02) 6277 8415	(02) 6277
Tas				
Bass 4464	Bridget Archer	Bridget.Archer.MP@aph.gov.au	(02) 6277 8475	(02) 6277

3) Independent and minor party MPs and Senators - the crossbenchers are critical to have onside.

Crossbench MPs

NSW	Sitting MP	email address	Fax	Phone
Warringah 4373	Zali Stegall	Zali.Stegall.MP@aph.gov.au	02) 6277 8447	(02) 6277
Vic				
Indi 4182	Helen Haines	Helen.Haines.MP@aph.gov.au	(02) 6277 8423	(02) 6277
Melbourne 4775	Adam Bandt	Adam.Bandt.MP@aph.gov.au	(02) 6277 8583	(02) 6277
Qld				
Kennedy	Bob Katter	Bob.Katter.MP@aph.gov.au	(02) 6277 8558	(02) 6277

4978

SA
Mayo Rebekha Sharkie Rebekha.Sharkie.MP@aph.gov.au (02) 6277 8451 (02) 6277 2113

Tas
Clark Andrew Wilkie andrew.wilkie.mp@aph.gov.au (02) 6277 8579 (02) 6277 4766

Crossbench Senators

Qld
Pauline Hanson senator.hanson@aph.gov.au (02) 6277 5805 (02) 6277 3184
Malcolm Roberts senator.roberts@aph.gov.au (02) 6277 **TBA** (02) 6277 3694

SA
Rex Patrick senator.patrick@aph.gov.au (08) 8232 3744 (02) 6277 3785
Sterling Griff senator.griff@aph.gov.au (02) 6277 5787 (02) 6277 3128
Cory Bernardi senator.bernardi@aph.gov.au (02) 6277 5783 (02) 6277 3278

Tas
Jacqui Lambie senator.lambie@aph.gov.au (02) 6277 **TBA** (02) 6277 3614

4) The House Economics Committee - Check here regularly >> https://www.aph.gov.au/economics

Chair
Tim Wilson MP LNP Tim.wilson.mp@aph.gov.au

Deputy Chair
Andrew Leigh MP ALP Andrew.leigh.mp@aph.gov.au

Members
Dr Anne Aly MP ALP Anne.aly.mp@aph.gov.au

Bridget Archer MP LNP Bridget.archer.mp@aph.gov.au

Adam Bandt MP Greens Adam.bandt.mp@aph.gov.au

Jason Falinski MP LNP Jason.falinski.mp@aph.gov.au

Craig Kelly MP LNP Craig.kelly.mp@aph.gov.au

Andrew Laming MP LNP Andrew.laming@apg.gov.au

Dr Daniel Mulino MP ALP Daniel.mulino.mp@aph.gov.au

Ted O'Brien MP LNP Ted.obrien.mp@aph.gov.au

5) ALP Shadow Cabinet with finance sector responsibilities -

Shadow Portfolio	Name	email address	Phone	Fax
Shadow Treasurer	Jim Chalmers	jim.chalmers.mp@aph.gov.au	(02) 6277 4908	(02) 6277 4880
Shadow Finance Minister	Katy Gallagher	senator.katy.gallagher@aph.gov.au	(02) 6230 0413	(02) 6277 3500
Shadow Financial Services Minister	Stephen Jones	stephen.jones.mp@aph.gov.au	(02) 6277 8548	(02) 6277 4661
Leader of Opposition	Anthony Albanese	A.Albanese.MP@aph.gov.au	(02) 6277 8562	(02) 6277 4022

6) We will add others to the list here so bookmark this page and check in regularly. The LNP had many pollies jump ship before the election. The new backbenchers will be interested in hearing from you and we will list some here. If they don't listen and and learn their new careers could be very short.

What reforms do we want?

We want all public servants to serve up some justice for citizens. The above politicians and their offices must support the country and the people by advocating for the following:

1). A properly bank funded remediation program for victims of bank crimes and misconduct. Proper funding does not have a cap.

2). Legislation that ensures bankers involved in crimes are stripped of their assets and face jail terms where appropriate.

3). A Banking Code Of Conduct that is fit for purpose. ASIC must review the latest version and make critical amendments - preferably before it comes into force on 1.7.19. ASIC has allowed the Australian Banking Association to manipulate the code and its compliance monitoring apparatus to virtually make it impossible for bank victims to receive justice. This is in Treasurer Josh Frydenberg's court. There is no way ASIC will remedy the code without Frydenberg's approval (contact him right now about this issue). The Australian Financial Complaints Authority (AFCA) also has been similarly neutralised as an effective pathway to proper remediation [Bank warrior Phil Sweeney is our AFCA specialist - email: victimsofAFCA@gmail.com]

4). The establishment of an Australian sovereign wealth fund.*

5). The establishment of a national bank.* A key stepping stone is breaking up the banks with Glass-Steagall type laws and ending bank bail outs and bail ins.

6). The gradual implementation of a Citizenship Dividend which will guarantee a useful job to every citizen.*

7). Properly funded access to justice for all citizens involved in a legal dispute with a corporation or government. [Key warrior contact - Michael Sanderson: Twitter>> @ecoproducer email: michael@oits.com.au *(see link below re: Banks Should Fund Legal Costs)*]

8). Political Donation Reform – Individuals can only donate up to a maximum of $1,000 to one party of their choice. No foreign donations. No corporate donations. All donations collated and listed in real time by the AEC.

9). Political Advertising – Every candidate that runs for election should have a webpage on the AEC website. On that page there can be a video explaining their policy and some notes. The parties and candidates do not run ads at all. The AEC runs ads in print, radio, TV and web portals that display the

link to the site where the information can be found. Voters can visit the site to find out what the candidates stand for and offer.

10). A Federal ICAC ... with teeth. Not the watered down and phony proposal put forward by the LNP.

11). A Bill of Rights & Responsibilities. Fundamental rights are critical to protect our freedoms and democracy. Governments must not be able to abuse, harass and lock up whistleblowers and journalists. Muzzling the media, limiting freedom of information, spying on citizens and using the police & military to intimidate concerned citizens is not tolerable to people that want to live in civilised freedom *(see link below).*

**Points 4-6 are the BRN #SUMIR - Stand-Unite-Make It Right - proposals (links below).*

What next?

Regularly contact the above politicians and their key staff members. Organise meetings with them at Parliament House or their electorate office. Choose one or two of the above issues to discuss. Ask them to advocate for these with their colleagues. **The best way for them to show they are serious is to support you and your issues in a speech or a media interview.** That's how we gauge if they mean what they say. They must publicly commit to these sorts of reforms. Talk has always been cheap. We must see action from our representatives. **Public displays of support and policy development followed by implementation is what citizens and voters must regularly see.**

Become a bank warrior - register on the BRN website and participate on our Facebook page to keep in the loop.

Also the bank AGM's will be targeted again this year. Two strikes and the Chair and Board can be sacked. All the banks are at risk of this if they don't embrace genuine reforms and wholeheartedly clean up the mess their predecessors left. Our champion bank warrior Craig Caulfield is the key contact on the AGM program (see link below) as well as the Model Litigant push (link below re: CBA and the BRN preferred Model Litigant guide. Keep in touch with Craig on Twitter >> @Landofgold2 (email: landofgold@yahoo.com.au)

ASIC, APRA, AFCA, The Banking Association and the Government must also be held accountable for the finance sector's abuse of Securitisation. This scandal has yet to be fully exposed but it has played a key role in the organised theft of homes, assets, farms, businesses and lives. Below is a superb document that comprehensively explains the issue. Kudos to Bertola & Bell for presenting it to the Impairment of Customer Loans Inquiry.

This is our country and our democracy. A politician will never give you what you want .... you have to grab it..!! Join in the movement for justice.

URGENT ACTIONS FOR NOVEMBER 2019

1. Cash Ban Bill Must be opposed by the Senate. Put a submission in before the 11th of November. The ALP must oppose it. Contact Albo and the ALP Senators. More info here >> www.bankreformnow.com.au/node/576/

2. The 2019 Banking Code of Practice can be disallowed by the Senate. The motion will be heard in November - again ... the ALP must support Senator Roberts' motion. Contact Albo and the ALP Senators. More info here >> www.bankreformnow.com.au/node/575/

3. Carnell (ASBFEO) Inquiry - Is examining the Insolvency/Liquidator industry. If you have

a horror story fill out the on-line survey >>
www.surveymonkey.com/r/InsolvencypracticesInquiry **- and /or email >>**
inquiries@asbfeo.gov.au

More info here >> https://www.asbfeo.gov.au/inquiries/insolvency-practices

4. ACCC Home Loan Pricing inquiry - Frydenberg Press Release >>
http://ministers.treasury.gov.au/ministers/josh-frydenberg-2018/media-releases/accc-inquiry-residential-mortgage-prices

Detailed pdf from Josh Frydenberg >>
www.accc.gov.au/system/files/ACCC%20Direction%20-%20Home%20Loan%20Price%20Inquiry%20-%20signed.pdf

5. Big Four Bank CEOs to be grilled by the House Economics Committee (HEC) - Public Hearing dates:

PUBLIC HEARING Friday 8 November 2019
Committee Room 2R1 Parliament House, Canberra

Time	Witness
9.15 am	Westpac
12.15 pm	Break
1.15 pm	CBA
4.15 pm	Adjournment

PUBLIC HEARING Friday 15 November 2019
Main Committee Room (1R0) Parliament House, Canberra

Time	Witness
9.15 am	NAB
12.15 pm	Break
1.15 pm	ANZ
4.15 pm	Adjournment

6. Superannuation sector CEO HEC Grilling Details:

PUBLIC HEARING Thursday 21 November 2019
Committee Room 2R1 Parliament House, Canberra

Time	Witness
9.15 am	AustralianSuper
10.45 am	Break
11.00 am	IOOF
12.30 pm	Break
1.30 pm	Suncorp
2.15 pm	Q Super
3.00 pm	Nulis Nominees Australia
4.00 pm	REST and Host-Plus

PUBLIC HEARING Friday 22 November 2019
Committee Room 2R1 Parliament House, Canberra

Time	Witness
9.15 am	Industry Super Australia
10.30 am	Break
10.45 am	IFM Investors
12.00 pm	Break
1.00 pm	Association of Superannuation Funds of Australia

2.00 pm AMP Super (AMP Group)

7. Smaller Banks CEO HEC Grilling Details:

PUBLIC HEARING Friday 29 November 2019
Main Committee Room (1R0) Parliament House, Canberra

Time	Witness
9.15 am	**Australian Banking Association**
10.15 am	**Break**
10.30 am	**Macquarie Group**
11.30 am	**Bendigo and Adelaide Bank**
12.30 pm	**Break**
1.30 pm	**Bank of Queensland**
2.30 pm	**Suncorp**
3.30 pm	**Citi Australia**
4.30 pm	**Adjournment**

8. Bank AGM functions November and December. Details and dates here >>
www.bankreformnow.com.au/node/579/

File Attachments:

Attachment	Size
Securatisation In Australia - Bertola and Bell - Submission 189	1.02 MB

Related Links: Stand - Unite - Make It Right. The Launch
Step 1 - SUMIR - Sovereign Wealth Fund
Step 2 - SUMIR - Sovereign Monetary System
Step 3 - SUMIR - Triphasic Citizenship Dividend
Australia's Bill of Rights and Responsibilities
People Power - Bank AGMs - Round 1
CBA Was Not A Fair Legal Player
Banks Should Fund Victim's Legal Costs

Source URL (modified on 6 Nov 2019 - 7:28am): https://bankreformnow.com/node/568

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