

When in the course of dealing with a financial institution on a matter of the criminality of there staff. A complainant is placed into an immediate disadvantage exploited by the financial institution. This disadvantage is the misuse of the Archive act which allows a company to destroy paperwork after 7 years. It is being exploited by financial institutions to set a time limit on fraud. Against a long standing legal concept of no time limit we now have the clock ticking and any complainant now has the extra burden of being left in the dark by any financial company that knows how to abuse this loop hole. This is a fact and I have been a victim of this loop hole along with may other people I have spoken and written to. It is a serious breach of trust on the part of the companies and a complete disregard of consumer rights under numerous legislation. This is one area that must be address and rectified. There are many other areas of legislation that are being abused to the degree that many people are starting to organize themselves to ask the government for a royal commission into the industry. I belong to one group called "Bank reform now". We can be contacted via Facebook and twitter. It make interesting reading to see the amount of illegal activity being perpetrated by our financial institutions. I would urge you to view the sites to get a deeper understanding of the problem and how complex and difficult it is for ordinary Australians to find truth and justice through the law and government bodies designed to protect us from criminal behavior. You could almost begin to believe that if you commit a white collar crime in Australia you will be granted immunity by your employer.

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