

## Paul Mark Herman

100 Cypress Dv, Broadbeach Waters QLD 4218      Email: paulherman@bigpond.com

Phone: **07 5570 4153**      if no answer 0408 332 057

I am personally committed to tree planting, bushland regeneration and reducing pollution.

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# Financial Systems Inquiry

Predatory lending practices at the National Australia Bank are disgusting. Why was fraud routine at the NAB (see examples of fraudulent NAB documents)? Why haven't ASIC and APRA acted?

The NAB is selling nine blocks of land owned by us without notifying me or my family. When I asked for my personal information they just fast tracked the sale of the properties. NAB is selling the land quickly to avoid a compensation claim for maladministration.

The NAB is refusing to provide me with my personal information in breach of the Privacy Act. How can they disregard the law? NAB lent me \$650,000 on vacant land with no income, at 80% loan to value ratio. I want the NAB to be brought to justice and to be reformed. All victims of predatory lending and maladministration in lending should be compensated.

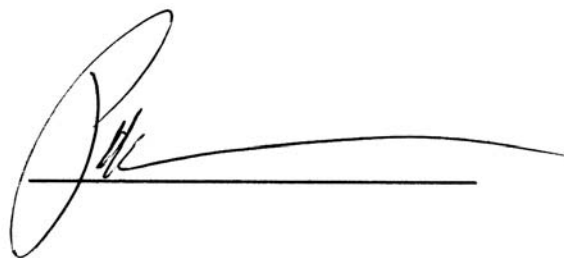
I complained to The Financial Ombudsman (FOS) about NAB's tactics and they ignored my complaints. NAB corrupts the role of ASIC and FOS. Why is this allowed to continue? NAB exploits the court system unjustly, so for the little person there is no chance of justice.

I have had to resort to protesting outside NAB branches and contacting the media. I have also started an organisation see [www.nabfraudfighters.com](http://www.nabfraudfighters.com) and Facebook: NAB Fraud Fighters <https://www.facebook.com/groups/761325627224656/>

Thank you,

Yours faithfully,

Paul Herman

A handwritten signature in black ink, consisting of a large, stylized 'P' followed by a long horizontal line extending to the right.

