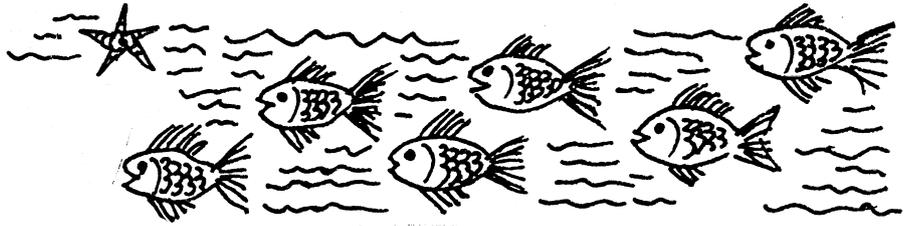


Subject: Request Royal Commission into Banking Industry, ASIC and Control Fraud Finance Industry

Mrs Caroline Baker
55 Thelma St.
Toowoomb Bay 2261
Ph:
m.
Date: 9.9.14



Dear Mr Murray,

Re: Request a Royal Commission into the entire Banking Industry, ASIC and the Control Fraud Finance Industry.

I am a victim of mortgage fraud by St George Bank. I was told, on 29.12.11, that I had a \$210,000.00 mortgage to pay. Someone else had applied for it, in my name and the bank was insisting that I was responsible for the mortgage. The FOS enquiry, No. 297777, in its report 29.4.14, stated that the bank had broken the law and breached the Banking Code of Conduct. (Encl.)

Nothing happened to the bank. There were no penalties. I wrote to ASIC and requested that something be done, (as I have done, many times over the last two and a half years) and as usual, they have done nothing. They have failed to take action against the law breaking bank or the mortgage broker involved. (Encl.)

I have had to sell an investment house, which enabled my husband and me to be self-funded retirees, in order to pay for all the costs involved in the two and a half years it has taken to investigate the fraud. This will mean that we will eventually have to go on the government pension, which was not my plan at all.

Why allow the banks to act fraudulently now, and make billions of dollars profit when future governments of Australia have to support their many victims?

Australia needs a Royal Commission into the Banking Industry, ASIC and the Control Fraud Industry. Why should Australian banks be allowed to victimise retirees in order to make billion dollar profits, using fraudulent practices, and with no consequences for the banks?

The Australian Government needs to act on this travesty of justice now.

Yours sincerely,

(Mrs) Caroline Baker