CBA still upset about Bankwest publicity. How come? Something to hide?

Summary:
Canberra man Neil Hermes reports being intimidated by CBA staff less than three hours after he told them he had submitted evidence of his dealings with the bank to the Royal Commission. The staffer that did that is living in the old days. Banks must change. The ones that don't will be left behind. Neil was a CBA Bankwest victim. The Royal Commission has let him down so far. It must be extended and really sort out the Bankwest scandal.

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Man claims he was 'bullied' by CBA after sharing story with commission

A Canberra man claims he was bullied and intimidated by staff at Commonwealth Bank, less than three hours after he told them he had submitted evidence of his dealings with the bank to the royal commission.

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As top executives appeared before the commission this week to stress how the bank is overhauling its policies, business owner Neil Hermes said its staff had pressured him to drop his complaint only this month.

The bank has denied the allegation of bullying, saying all customers are free to give evidence to the commission, but has acknowledged a call was made in early November to Mr Hermes shortly after receiving a copy of his submission.

During that conversation, which lasted about an hour, Mr Hermes alleges a staff member berated him about why he was bringing his complaint forward and repeatedly asked him to reveal the names of bank officials who had disclosed information mentioned in his submission.

“I hadn’t gotten a call from the bank in about nine years, then as soon as I forwarded them the submission and said I would go public with my concerns, they rang to bully me," Mr Hermes said.

"They didn't mention the submission directly but it was intimidating. She said she was **the decision maker in my case and wouldn't approve any compensation for me, she wanted the names of the people at the bank who [helped] me. That felt threatening.**

"She kept asking 'why now?' **I'd lost everything, my home, my business.** I felt pressured to back off, to drop the complaint altogether."

The bank did not release the recording or a transcript of the call on request but it is understood management did not consider the conduct of the staffer involved to be aggressive.

In correspondence seen by The Canberra Times, staff later apologised for the call, acknowledging it was "disrespectful" and had upset Mr Hermes.

"It was not my intention to distress you, rather I had hoped to discuss the reasons for my decision [to dismiss your claim for compensation]," the staff member who made the call wrote.

Mr Hermes, now an advisor to the Canberra Liberals in the ACT, was **a small business owner who went bankrupt after the Global Financial Crisis. He claims his company was sent into ruin when CBA began deliberately liquidating loans to Bankwest customers, a practice CBA has publicly denied.**

Mr Hermes' claim for compensation has been repeatedly knocked back by the bank, but his submission revolved around apparent **flaws in CBA's complaints avenue, which he described as "deceitful" and "incompetent".**

While the call was prompted by the submission, it is understood staff claimed this was because the document had mentioned that Mr Hermes had still not been phoned by CBA about his case, and would therefore appreciate contact.

"I came to understand that from your perspective this call was inflexible and inappropriate," wrote a senior staffer who had looked into Mr Hermes' subsequent complaint about the call.

That manager then assured Mr Hermes she had since given feedback to the staffer involved.

A CBA spokesman said staff now had guidelines around talking to customers about the commission and, like other banks, it had waived confidentiality clauses in a number of settled cases to allow customers to give evidence.

In correspondence from the bank, customers raising complaints, including Mr Hermes, had been provided with information about how to contact the commission.

"We have changed the way we manage customer complaints to ensure they’re resolved

quickly, fairly, and compassionately," the spokesman said.

That included beefing up resources to the complaints team and introducing an external advisory panel to offer advice on customer engagement. **Some of the top brass, including chief executive Matt Comyn, were also personally reviewing a number of long-standing cases.**

But Mr Hermes said his own experience was even more concerning given it happened just days before Mr Comyn fronted the commission to spruik such reforms as a "fix".

“This is clearly still a problem and it's now happening on his watch," Mr Hermes said.

Australian Small Business and Family Enterprise Ombudsman Kate Carnell, who is looking into Mr Hermes' case, said any reports of bank intimidation were concerning.

"We haven't heard any [like this] though, for us, it's more been around **people being intimidated into accepting a lower settlement than they felt was reasonable, and then having to sign confidentiality agreements,"** Ms Carnell said.

She stressed the commission needed to take a closer look at the cases of about 2,000 small business owners like Mr Hermes who saw their loans recalled after CBA bought Bankwest in 2008.

"There was a definite campaign [by CBA] and there's a whole range of cases like Neil's that appear to have merit but haven't had an opportunity to tell their story or get compensation."

Mr Hermes also informed CBA staff of an earlier submission he made to the commission in May but did not receive a follow-up.

"But I didn't say I'd go to the media back then. I actually trusted the bank, I thought they were looking at my case properly," he said.

"They're called customer advocates, I thought they were someone I could go and talk to, but they're just the bank."

BRN Comments

Well done Neil. The Royal Commission must be turbocharged and take the time to investigate the previous CEO Ian Narev who is up to his neck in the Bankwest scandal. The GFC was caused by a crooked banking system. Bank in Australia were hovering up any asset they could find to maintain their solvency. That move cane with a high cost. The sacrificed ethics, honesty, integrity - not that they had that much to give .... but the also have sacrificed their right to do business without significant reforms and restructuring.

On a bright note - BRN has been negotiating in good faith with CBA and the other banks. We are seeing progress. The staff are taking the cases seriously and proper compensation payments are now inevitable. **The old days of hosing victims down with "piss off and shut up" deals after being paid peanuts are over.**

Sign our petition to beef up the Royal Commission today - click on out tiger below.

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