

**Bank victims must be heard. Remediation must begin ..... now!**

**Summary:**

The Banking Royal Commission and many other inquiries have proven that many people and businesses have been damaged by unconscionable crimes and misconduct. Rory O'Brien nails it - it's a disgrace that remediation is apparently a low priority as far as the government and Commissioner Hayne are concerned.

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Posted By Peter Brandson  
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**CBA / Bankwest Survivor Rory O'Brien Nails It - What about the victims?**

This letter has just been sent to Kate Carnell (Australian Small Business and Family Enterprise Ombudsman) as well as many politicians and media outlets. The questions raised by Rory O'Brien must be considered by all concerned parties - especially Commissioner Hayne. If people have been harmed - the people doing the harming must begin doing some paying .... of full and proper compensation.

Ms Kate Carnell, AO  
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4 November 2018

Dear Kate,

I have read your comprehensive and excellent response to the Commissioner's Interim Report. Your suggestions for change are spot on and laudable.

I would however, like to make the following observations.

Your response and indeed the Commission itself, as well as the previous inquiries, have all done good work in uncovering what is now generally accepted as "Bad Bank Conduct". In many instances this conduct was actually appalling. This is now accepted as fact.

What all these inquires have done, over nearly ten years now, is slowly expose, piece by piece, the ugly truth about how banks treat customers and small businesses in particular. To say it has been "bad" is an understatement.

What these inquires, the Royal Commission and the Government, now seek to do is make and take recommendations to eliminate this bad bank conduct and to rectify and improve things in the future. This action, in and of itself, **recognizes and confirms that "bad" conduct has in fact occurred which means there must be, by definition, 'victims' of that conduct.**

What this Commission DOES NOT DO is properly recognize and identify the all-important victims of the conduct that has brought us all to this sorry position. **If there are victims, which there obviously are, what is to happen to these victims?** Were they just cannon fodder? **Is their treatment, destruction and 10-year suffering, simply to be forgotten?** Are they nothing more than the pointer to the downed quarry? Are they to receive a 'pat on the back and a thanks' from the Government, who should have been right on top of these bank issues a long time ago protecting these victims from rapacious banks? Remember the words of Morrison and Turnbull who were repeatedly defending the indefensible.

Kate, it is high time the victims themselves become the focus and indeed priority. The historical wrong doing perpetrated upon this diverse group of decent, hard-working small business owners must be recognized by Government and the relevant authorities and agencies, and these victims must be put right and fairly compensated NOW. **This injustice, and their continued suffering, cannot be tolerated by those in charge and drawn out even one more day. It is a disgrace.**

Rory F O'Brien

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