**Answer the question and you'll change banking**

**Summary:**
Banks operate in a way that causes great harm to individuals and nations. What would your life be like if they operated in a way that was fair, honest and harmless?

Imagine what an honest banking system would look like. Also think about this - just because something is legal doesn't mean it's not harmful. Our big problem is - if we can't stop the illegal things banks do right now how can we hope to stop the legal things they do that are harmful?

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**Author:** Dr P Brandson
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## How do we get banks to behave better?

The simplistic answer is to seek more laws and tighter enforcement by zealous regulators. But, as we all know, more laws are an invitation for lawyers to find ways around them while enriching themselves. The bankers claim .... "we did nothing wrong, it was legal." **Legal but harmful behaviour must be stopped.**

© Bank Reform Now™ - Australian Non Profit Organsiation - campaigning to put a stop to predatory, unconscionable banking practices.

Over the next few months we are going to explore fundamental question about the obligations and duties of banks and the rights and responsibilities of customers.

**I believe that a lone voice cannot make a difference. But the power of the collective voice has toppled dictators, forced changes to abhorrent policies in democracies and can stop bad bankers in their tracks. BRN aims to give power to your voice.**

**We can make a difference, but not if we allow bankers and governments to march us sheep-like into debt servitude and bankruptcy.**

Banks do not have a divine right to operate. They exist because we, the people, give them a license to operate. They need to make a profit but the profit they make is not the critical issue of concern. What I am passionate about is .... "How they behave and treat us, their customers, when making that profit."

**This is my first question to you:**

**1. How would you like banks to behave?**

It could be as simple as:

...."Make the information and contracts clear and concise so I can understand it. I hate feeling ignorant and being treated as a fool by pretentious bankers, who most probably don't really understand the 40 pages of closely typed stuff they want me to sign and risk my livelihood, my family's security and the risks & consequences of failure."

This is our fight.

Our right to a fair go.

Raise your voice. Demand an end to the rip off.

Share what you believe should happen below and on our Facebook page.

AND

If you feel you were screwed, tell us what happened and how you were treated. We don't need your name, but we can shame the banks - link below.

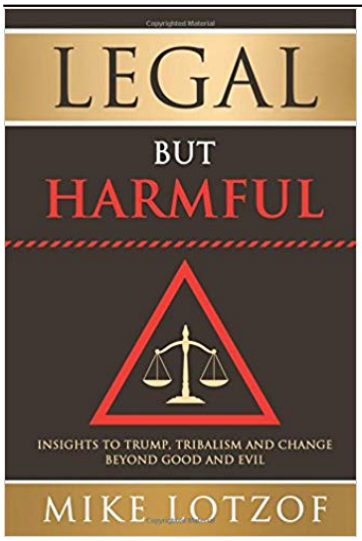
We are not wrong.

We are not alone.

We can end the rip offs NOW!

If there was one bank that was fair and reasonable, we would all use it. Because – **we are not stupid.**

This element of the BRN campaign has been greatly influenced by Mike Lotzof's book ***Legal But Harmful.*** This is an amazing book. I strongly urge you to read it. It will help you understand the banks, the way they operate and how the people that work for them think. **Until we understand them, we cannot defeat them.**




**Do your country a favour and send a copy to your local member. The easiest place to get it is on** Amazon.

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