Story Overview
QBE's inadvertent Truth reveals criminal conduct fuelled by noxious "at all cost" mentality in Australia's Banking and Financial Services Industry. Suncorp Bank committed and concealed financial crime in their finance approval.

This is the type of case that highlights the need for the thorough investigation by an extended Bank Royal Commission.

Crime needs to be punished, Bank Victims need to be compensated.

Story Details**Story Of:** Willem J Bannink BLBSc
Bank Involved: Other Australian Banks
Suncorp Financial Australia
Bank Malpractice Type: Predatory Lending
Incompetent Business Practices
Corruption
Powermongering & Greed
Unconscionable Conduct
Year Trouble Began: 2010
Year Problem Resolved: not
Government Involvement: ASIC (Australian Securities & Investments Commission)
FOS (Financial Ombudsman Service)
COSL (Credit Ombudsman Service Limited)
Police
Court Case
Other Government Agencies
Did You Receive Effective Help?: No

Bad Banking Experience - Full Story:

The Governor General as the Queen's representative is obligated to keep opinions to himself instead of misleading the public and investors by stating: '*Australia has one of the most stable banking and financial services industries in the world*'.

Evidence proves the opposite:

- UBS Australia's published findings that major banks hold **$500,000,000,000.00 (billion)** worth of NQR (false & 'liar loans') mortgages on their books
- Daily reports of misconduct by bankers sacked and/or reprimanded for forgery
- Banks accept documents from intermediaries thru brokers 'in good **faith**' instead of '**legal validity**' and '**authenticity**' – proven in my Report for the Royal Commission.

The Royal Commission cannot trust submissions from banks, when Suncorp Bank, QBE, Bank of Queensland, ABA and Premier Palaszczuk are accused of '**misconduct**' with their **deliberate denials** of knowledge and evidence of Suncorp-organized crime, exhibited in QBE's inadvertent release of an entire client's file of criminally fraudulent documents.

Suncorp Bank 'committed' & 'concealed' financial crime in their finance approval for:

- an unauthorized bank-executed application for finance for an absent, unwitting applicant
- broker's forgeries of unauthorized CFL Realty contracts with a non-existent deposits
- forgeries of Bank of Queensland-client bank statements certified as '*not genuine*' by BOQ
- LowDoc Declarations signed by an impersonator for an unwitting absent (overseas) applicant
- excessive HTW property valuation upped 100%, re-possessed and re-sold with a **50% loss! (**under investigation by the Credit and Investments Ombudsman)

Corrupt culture and systemic denial of wrongdoing by banks

'*Growth at all cost*' mentality in the Banking and Financial Services Industry inspires unbridled cover-ups of 'criminal conduct' pervasive in the Banking and Financial Services Industry, caused by government-failure (not wanting) to enact strict regulatory & supervisory frameworks for banks.

Corrupt culture is inevitable when ex-politicians become **bankers** and ex-bankers become politicians, Premiers or Prime Minister, **sharing their secrets** of non-transparency with '*Commercial in Confidence*' **rorts** in sleazy boudoirs of the shady world of finance:

  - Why is Australia's Prime Minister, ex-banker, holding money in off-shore banks?
  - Why have successive governments '**failed**' to provide strong regulatory and supervisory frameworks for banks?

Forgery of bank statements is kept secret amongst banks, politicians & insurers

Financial crime becomes extreme when a BOQ client account with **$3.81** in credit, was photoshopped and forged by a broker without client consent, turning a **$3.81** credit into a preposterous **$516,836.07** cash, certified by BOQ's Financial Crimes Team as '*not genuine*'!

Despite being informed of BOQ's response to forgery of a bank account, neither Suncorp Bank, BOQ, QBE nor the Premier **reported nor acted upon** that criminal document**!**

Inconvenient Truth

Suncorp Bank's criminal documents are an inconvenient Truth of 'Bank-Organized Crime', culpably ignored by ABA, ASIC, APRA, ASX, police and negligent public officials.

Suncorp Bank's criminal documents are covered-up/ignored by ex-premier Bligh 'installed' CEO for the Australian Bankers Association, ex-premier Baird recruited by NAB, Premier Palasczcuk refusing to act and ex-banker Turnbull, Australia's Prime Minister influenced for a brief-run Royal Commission to be impacted by duplicitous submissions from banks.

'*Ask victims of crime what was done, **not** criminals in obvious denial of their offences*'.

Intermediaries are **legally** entitled to verify authenticity of **their** business contracts and documents, but are **illegally barred** by banks to inspect **their** business documents when evidence surfaces of tampering or forgery by a broker.

Australians have a right to be treated honestly & fairly in dealings with brokers, banks, financial institutions & insurers who rort '*confidentiality agreements*' for morally and legally corrupt '*Commercial in Confidence*' claims that rely upon uncertified contracts & documents from rogue brokers and property valuers (**systemic misconduct**).

Without government intervention, banks will maintain unjustified, unfettered control of uncertified contracts and documents in non-transparent finance application procedures that eclipse mafia's 'modus operandi' (**systemic**).

My Report and analysis of Suncorp's criminal documents submitted to the Royal Commission, provides disastrous proof that Australia hides grotesque crimes in the Banking and Financial Services Industries, which the Royal Commission must address before it destroys Australia's economy, reputation and safe environment for investors.

Australians deserve better from corporate and public officials and bank-influenced politicians showing utter contempt for laws and Oath of Offices they must uphold.

I am available as an expert witness possessing catastrophic evidence of criminal conduct by multiple banks and a Mortgage Insurer, all of whom concealed the 'execution and use' of fraudulent contracts, documents and bogus bank accounts, in farcical non-transparent finance application

processes that encourage concealment of fraud and criminal conduct.

I am an **intermediary** with in-depth knowledge, capacity and experience, qualified across multiple disciplines relevant to this Royal Commission.

Intermediary Report of criminal conduct for Royal Commission into systemic misconduct in the Banking and Financial Services Industry.

Intermediaries execute contracts of sale critical to bank-finance applications for mutual clients.

Contracts and documents from intermediaries are delivered to banks by brokers accepted by banks in '**good faith**', **not** for '**legal validity**' and/or '**authenticity**', due to culpable absence of regulatory and supervisory frameworks for loan application procedures by banks.

Currently contracts and documents submitted through brokers are not required to be certified through an independent authority, creating a dangerous environment in which most mortgages are procured with uncertified contracts and documents, simply altered by rogue brokers to suit bank-tests **after** clients have signed documents as instructed by brokers.

UBS Australia estimates that our major banks have mortgages worth **$500 billion** dollars on their books, attributed to documents being accepted in just 'good faith' through brokers instead of their **legal validity** – 'good faith' belongs in churches, **not** in loan applications and financial transactions.

Proof of criminal conduct would suggest that UBS estimates could reach $1 trillion**,** as **financial fraud** is concealed by banks, solicitors, insurers, titles offices, police, judiciary, and corporate and public officials, exhibited in an incriminating paper-trail of deceit and denials.

QBE LMI Ltd released an entire Suncorp Bank client file containing criminal documents including forgery of a 'Bank of Queensland' account**:**

- turned a genuine **$3.81** credit account into 2 accounts showing **$516,836.07** in cash reserves
- held 3 contracts with non-existent deposits shown as paid totaling **$535,000.00**
- **$1,051,836.07** credit was enough to pay the **$1,050,000.00** contract, not requiring the buyer to seek a loan from Suncorp Bank who received an uncertified BOQ statement from brokers.

Suncorp's CEO **threatened** the intermediate agent for 'harassing' Suncorp staff with documentary and forensic evidence, that a loan, mortgage and mortgage insurance for a mutual client were procured with criminally frsudulent documents!

The Australian banking sector is a taxpayer subsidised industry trying to repair public trust, yet flouts the law with systemic **concealment** of contracts from intermediaries even in IDR procedures

QBE documents reveal that Suncorp Bank enriched itself and others with criminal conduct in defrauding **buyers** and **intermediate agents** with deliberate **concealment** of fraudulent contracts, property valuations, LowDoc Declarations, signatures, Bank of Queensland account

statements and mortgage documents, inexplicably surrendered by QBE LMI (Attachment **QBE-A-M**) - 23 June 2017.

It is both culpable and inconceivable that Suncorp Bank would threaten an intermediary (banks depend upon for enabling finance for mutual clients) for '*menacing, harassing & inconveniencing bank employees*' with criminal documents, proving cover-ups of fraud that shareholders and the ASX must be notified of (disclosure obligations under Listing Rule 3.1)

Intermediary 1 - CFL Realty (Christina Bannink & Banesia International Pty Ltd)
Vendor-agent for sale of 'house and land' (**WB1**) in **Attachment List** (**ABS-WJB9**)

Intermediary 2 - Willem J Bannink BLBSc - Private contractor (**W4**)
selling commercial goods (subject to GST (**WJB5**) alongside CFL Realty's sale of 'house and land' under **one** transaction, settled by a de-barred solicitor (**AB)**

Systemic 'failure to act' with 'deliberate ignorance':

- negligence, failure and inaction in investigation of bank-organized crime and tax-evasion
- brokers, bankers & solicitors obtain financial advantage by deception.

Finance Broker/Bank-organized crime - The Parties (WB15):

Intermediary **1: seller's** agent **CFL Realty** (Banesia Int'l) for 24 Eucalypt Way, Cootharaba, Qld 4565 for **$700,000.00**

Intermediary **2:** Willem **Bannink** contracted for sale of imported goods for **$280,000.00** for **a** combined total of **$980,000.00**

Initial price**: $1,200,000.00 -** dictated by unlicensed broker Aaron Burgess (LJ Hooker) who overvalued the house by **$500,000.00**

Deposit: **$220,000.00 - a** non-existent 19% deposit for this unconditional contract created 100% finance! for a $980,000.00 sale

Seller**:** Barry Arthur **Hawke –** a de-listed real estate agent.

Buyers**: (**1st contract**)** Kathryn **Bulmer** & Victor **Boulton** - Burgess changed personal names to company name on 2nd contract

Buyers**:** (2nd contract) Downunder Properties Pty Ltd (Bulmer and Boulton incorporated) - contract & signatures forged by Burgess

Buyers**:** (3rd contract) Downunder Properties Pty Ltd – executed/used by de-barred solicitor Alan

Barrell for title transfer

Broker for eChoice Finance**:** Aaron **Burgess** of LJ Hooker Peregian Beach (ex-Suncorp owned subsidiary)

Finance Brokers: Natalie **Cowell,** eChoice Finance, Sydney.

Seller's solicitor: **Lynch & Associates – f**or 1st contract

Buyer's solicitor: Alan **Barrell** (de-registered) solicitor for unauthorized 2nd contract – forgery without buyer's knowledge

Deposit holder: **Lynch & Associates** - **$220,000.00** - instalment contract – deposit declared as paid was never paid**.**

Deposit holder: **CFL Realty - $157,500.00 -** forged instalment contract – deposit declared as paid was never paid

Deposit holder: Alan **Barrell** - 3rd instalment contract executed during 2nd contract's settlement – deposit shown as paid was not paid

Financier**: Suncorp Bank -** Michael Campbell **BDM** (emails: Campbell (Suncorp) & Natalie Cowell (eChoice Finance)

Mortgage Insurer – QBE for Suncorp as the beneficiary - mortgagor was forced to pay for Suncorp's finance insurance.

Queensland Police – CIB – QPS forensic Witness Statement FR1326363 in crime investigation QP1301138879 (file closed)

QBE surrendered Suncorp's criminal documents - 23 June 2017:

* Suncorp Bank concealed Bank of Qld client accounts that BOQ confirms as 'not-genuine' (**KHB9**-**5**)

* Both broker and banker executed fraudulent loan applications without buyer knowledge/consent (**WB10**)

* Multiple contracts for a house **plus** commercial goods, fake multiple deposits for same seller from

same unwitting buyers, shown as 'sale of a house' **omitting** dutiable goods (**WB1,3,4**)

* Criminal cover-up of false property valuations, 'aiding and abetting' **TAX FRAUD** - selling commercial

goods fraudulently declared as a sale of 'house and land' (**HTW**)

* Illegal commissions for an unlicensed broker shown in the de-barred solicitor's report (**ABS**)

* Unlawful LowDoc Declarations executed by an impersonator with no buyer-knowledge/consent (**LD**)

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* Corrupt use of confidentiality constraints in the Privacy Act with intent to conceal fraud

* Criminal denial of a QPS forensic report and QBE-proof of criminal documents (**KHB9**-5)

* Criminal conduct - threatening an intermediary for '*harassment*' with QPS-certified forgery (**WB12**-1,2)

* Unlawful bank-refusal for agent-verification of their agency's concealed contracts (**WB12**-3)

QBE documents (**QBE-A-M**) surrendered with QBE's denial of misconduct letter (**RC1**), proves **'systemic criminal conduct'** in the intermediaries' response (**RC2**), demanding redress for victims defrauded by banks who collude with mortgage insurers and holders of financial services licences including finance brokers, covered-up by ASIC & APRA with **deliberate ignorance** & **negligence**.

Unlawful mortgage insurance claim (QFD) in Suncorp Bank-organized crime (WB15)

Brokers Aaron Burgess and Cowell at eChoice Finance (**WJB9**) illegally 'organized' (**PF2**) a fake CFL Realty contract (**WB3**), Bank of Queensland accounts (**KHB5,6,7**), false loan applications and Herron Todd White valuations (**HTW**), without buyer-consent (**WB10**) – she was in the UK (**BP**).

QBE surrendered Suncorp's criminal documents (**QBE**-A-M) on 23 June 2017 **(RC1)** and advised that we (intermediaries and buyer) '*suffered financial loss as a result of fraudulent Suncorp conduct*' **(RC1a),** analyzed by Intermediary 2 (**RC2**) and notified to QBE Australia (**RC3-6**).

Suncorp Bank's morally corrupt letters misled the intermediaries:

1. 1/05/2013 (**WB12-**7/12) - "*thank you for bringing this matter to our attention*"
2. 14/5/2013 (**WB12**-6/12) - "***we take complaints of this nature seriously***"
3. 8/07/2013 (**WB12**-5/12) **-** "***Suncorp Bank will not provide any further response to you***"
4.

27/4/2015 (**WB12**-2/12) - "*Suncorp considers your conduct and emails menacing, harassing and an* ***inconvenience to employees*** *" - "****Suncorp will consider taking action as it may be advised***"

5. 27/5/2015 (**WB12**-1/12) - '***Suncorp will no longer respond*** *- correspondence will be left unanswered* ***- we block all incoming emails from you***'

Suncorp's CEO concealed criminal conduct from Suncorp manager Mike Campbell and de-barred solicitor Alan Barrell acting unlawfully for both buyer & seller at settlement & title transfer without knowledge and/or consent from buyers (**WB10**) and appointed intermediate agents**.**

Finance broker for buyer colluded with seller and Suncorp with criminal intent

Criminal intent is exposed in the seller's emails (**R7**)(**WB11-**1-16)**:**

"*Patrick* (Lynch) *said to me this is a scam"***(WB11-16) -** *"Broker gave confidential information I cannot pass on* **-** *it will go unconditional* (**WB1)** *next week"*

18th of March 2011 email to Intermediary 2 (**WB11-1**)**:**

"*Yes you was right the contract did go unconditional with CONDITIONS* **(WB1)***, the conditions were unacceptable so the first contract and second contract crashed – I did a private and confidential business deal* (**WB4**) *to secure Linda and my future".*

Unlawful execution of a contract omitting sale of GST-liable goods with intent to evade tax

Suncorp Bank executed a mortgage and mortgage insurance (**QFD**) for an unlawful contract (**WB3**) for a combined sale of 'house and land' plus GST-liable 'commercial goods' (**WJB5**) **not** declared**:**

- breach of Australian contract law
- aiding and abetting Tax-evasion
- false declaration of 3 paid deposits for $535,000.00 (WB1,3,4) that were **never** paid.

Criminal conduct by Mike Campbell, Suncorp Bank (Business Development Manager**):**

1. executed an unauthorized and unsigned finance Application (**LRS**)

2. knowingly accepted fraudulent contracts and documents from eChoice Finance

3. approved finance for a combined sale of 'house and land', omitting declaration of 'subject to GST' commercial goods, aiding and abetting vendor-evasion of Tax.

Suncorp and eChoice executed contracts, LowDoc Declarations, loan applications, forgeries of Bank of Queensland accounts, (**QBE**-A-M)(**KHB5-7**) **(KHB9-**5**)** with **no** Bulmer**-**consent **(WB10) -** resided in the UK, criminally impersonated as having signed at Ross Creek Qld (**LD**) on 10/12/2010.

Analysis of QBE's surrendered documents (**RC3**) proves Suncorp's criminal conduct.

Law enforcement agencies, corporate regulators, public officials and local, state and federal politicians remain complicit through negligence**,** inaction and failure to act on **acquired** knowledge of broker/bank-organized crime (Crime and Corruption Act 2001 Qld- Chapter 1, Part 4, Div.2, **S.**13,14(a), 15(1)(a)(b)(c)(d)).

Non-transparency in finance application processes encourages bank-organized crime

Banks **knowingly** obstruct 'intermediate agents' access to **their** contracts easily **forged** by brokers, nullifying both contract and finance that Suncorp was obligated, but refused, to report to police.

Unlawful acts by Suncorp Bank:

- orders valuations that mortgagors pay for but access to verify is denied under corrupt guise of Privacy Act 1988 (Cth) – mortgagors **paying** for insurance must have **ownership** of it.

- covertly made itself sole beneficiary of QBE Lenders Mortgage Insurance

- mortgagor was forced to pay for and on those grounds has ownership and entitlement to payout of any claims – **yet Suncorp collects the benefit** of what the mortgagor paid for - hence banks can re-possess homes and sell them at will to 'insiders' at fire-sale prices.

- accepts forgeries of documents, signatures, invalid contracts, loan applications/declarations from brokers and de-barred solicitors, which the Registrar of Titles accepts - **not** on their 'legality' but with just 'good faith', encouraging crime and corruption.

- threatened intermediaries for 'harassing' bank officials with complaints and proof of fraud and forgery, including forensic-certified forgery (**WB13**-4,5,6) that nullified Suncorp's finance and QBE's mortgage insurance.

-

Path to criminal conduct: Unlawful non-disclosure of property valuations

Bank-nominated valuers like Herron Todd White execute valuations that borrowers **pay** for, yet denied access to their ' valuation from dishonorable bank-nominated valuers (**HTW**).

Banks **deliberately conceal** services, documents and valuations that borrowers are made to pay for.

Systemic excessive valuations is exemplified in complaint 17/3615 instigated by the Credit and Investments Ombudsman, demanding answers - QBE deadline 7 Feb. 2018 (attachments **R2, R3**)

Corrupt conduct by law enforcement agencies, corporate regulators and public officials.

Queensland police refuse to charge Suncorp Bank for 'acceptance and cover-up' of forensic-certified contract-forgery with an absurd excuse**:** *"we have been unable to locate the person responsible for the forgeries of your signatures"* **-** *"no further action"* (**WB13**-3-8) (**WB13**-2a)

Queensland Police, Ombudsman and Crime and Corruption Commission (CCC), whose Committee contains an official from the Commonwealth Bank, are corrupt in refusing to respond to QBE-surrendered criminal documents from Suncorp's file, proving criminal conduct in financial crimes.

Refusal to act on Bank-organized crime by public officials in possession of proof of Suncorp's criminal documents, is ignored by police and the CCC - despicable evidence that a Fitzgerald Royal Commission that jailed a Police Commissioner for forgery, failed to disrupt corrupt and criminal conduct in Queensland's law enforcement agencies and ex-government owned Suncorp Bank.

Deliberate ignorance is criminal conduct

A Premier's failure to act upon acquired evidence of Suncorp's criminal conduct, breaches moral and ethical standards for public officials & State/Federal politicians liable under their Oath of Office that the Royal Commission can and must address as an offense under Crime and Corruption Act 2001 (Qld) - Chapter 1, Part 4, Div.2, **S.**13,14(a), 15(1)(a)(b)(c)(d)).

Suncorp made an unlawful claim on QBE LMI's policy (**QFD**) despite having been **voided** by a fraudulent substitute contract for Downunder Properties Pty Ltd (**WB3**) culpably accepted and relied upon, evidenced by QPS Forensic Report FR1326363 (**WB13-**4,5,6) certifying forgery.

Bulmer never signed, saw or had knowledge (**WB10**) of Suncorp's **concealed** contract, mortgage documents & BOQ account statements (**QBE**-A-M) and had **no** contact with un-authorized Burgess 'organizing' contracts and documents Suncorp must accept for **legal validity**, **not** 'good faith'.

Evasion of Tax – Deceiving Titles Office with deliberate intent

Criminal cover-ups of false property valuations 'aid and abet' fraud, when **taxable** goods **(WJB5)** are **not** declared to the Titles Office, but covered-up as sale of '**house and land**' only, evidence that is not acted upon by the Tax Office and Queensland's Registrar of Titles.

QBE's documentary evidence of finance and mortgage-insurance fraud

QBE's LMI policy (**QFD**) was voided by a defectively executed, unenforceable, non-binding contract with QPS forensic-certified forged signatures that QBE was not informed of by both Suncorp or police – a fraudulent contract (**WB3**) **nullified** Suncorp's mortgage and QBE's LMI.

Suncorp culpably accepted a very obvious fraudulent 'instalment' contract in 'good faith' from a broker, relied upon in a covert **non-transparent** bank-finance application process.

A mortgagor is at risk when a bank and mortgage insurer rely upon documents in only **'good faith'** and banks refuse to advise a mortgage insurer when forgery has voided a mortgage and insurance.

Criminal negligence caused substantial financial loss and damage to Bannink, Bulmer and QBE, through **organized crime** from **brokers**, **bankers** and **solicitors** in breach of:

* Corporations Act 2001 (Cth)

* Federal & State criminal laws

* Commonwealth contract law

* Queensland & Commonwealth Crime and Corruption Acts.

Suncorp made a false claim with QBE LMI with full knowledge that signature forgery had nullified QBE's mortgage insurance for Downunder Properties Pty Ltd and Kathryn Bulmer.

Chilling facts for Bank-Organized Financial Crime

Legal and ethical management of **financial** services are absent at Suncorp Bank evidenced in electronic & letter-communications (**WB15**) that incriminate Burgess, Hawke, Lynch, Campbell (Suncorp) and de-barred Barrell who 'arranged' settlement for the seller, Suncorp and title transfer with a 3rd contract (**WB4**) when Suncorp settled finance (**ABS**)(**WB5**-**4**) for the 2nd contract.

Suncorp's QBE mortgage insurance was voided by an unlawful contract (**WB3**)**:**

1. Bulmer had no knowledge of another contract, documents or contact with Burgess (**WB10**)
2. Bulmer did not and could not have signed the contract (**WB3**) or her signature witnessed in Queensland10 & 16 Dec 2010 - she left Australia 2/12/2010 and returned 3/03/2011 (**BP**)
3.

Defective execution of documents in accordance with Corporations Act (Cth) s.127 (1)

4. Non-acceptance and non-consideration (Commonwealth contract law)

5. Nullified by signature-forgery (**PLC**)

Suncorp concealed forgeries of documents 'organized' by Burgess (**WB7,8**), investigated by Queensland police (CIB) for signature-forgery (**WB13**-4-6), knowing that Bannink irrespective of being impersonated could not have witnessed Bulmer's signing whilst in the UK (**BP**)(**WB10**).

Signature-forgery nullifies a contract for finance irrespective of **who** the forger is (**WB13**-2a), debunking police theory of 'insufficient' evidence that Suncorp's loan relied upon a false contract.

Police refuse to prosecute Suncorp and eChoice Finance for failing to report crime committed by Burgess and Suncorp BDM Mike Campbell, both of whom executed, accepted, used and concealed criminally fraudulent documents to finance an un-authorized purchase of**:**

- $280,000.00 worth of imported goods being sold but **not declared** as sale of GST-liable goods
- 'house and land' for $1.05 million at 24 Eucalypt Way, Cootharaba, Qld 4565 with **no** deposits for three false, unauthorized contracts
- declared as just **one** sale of 'house and land' with deliberate intent to evade tax (GST)**.**

Breach of Commonwealth contract law and 'accessory after the fact'

Execution and acceptance of 3 'instalment' contracts with non-existent deposits, for the same sale for the same buyers are serious breaches of Commonwealth contract law!

Suncorp approved finance for Downunder Properties Pty Ltd with a **forgery** of a previous CFL Realty contract (**WB1**), '**organized**' with 'intent' by broker Burgess (**WB11**-6a,7).

Sale of dutiable goods (subject to 10% GST of $280,000) was **not** declared on the Registry Form (**WB5-2**) **(5**(c), **6**(a)(f)**)** making Suncorp/Burgess/Barrell/Hawke/Police accessories after the fact of **tax-fraud.**

The first irrevocable $1.2m contract with a $220,000.00 deposit (**WB1**) (**never** terminated with proof of legal consent) was criminally replaced by Burgess with a 2nd 'instalment' contract for $1.05m (**WB3**) with a $157,500.00 (not paid) deposit, procuring mortgage-finance for Downunder Properties Pty Ltd secured by Suncorp with unlawful mortgage insurance from QBE LMI (**QFD**).

De-barred solicitor Barrell 'organized' yet a 3rd 'instalment' contract for $1.05m with another fake $157,500.00 deposit (**WB4**) used to secure 'instrument of title' wih lodging-agent Espreon (**WB5**-1), culpably accepted by DNRM '**in good faith**' for transfer to Downunder Properties Pty Ltd (**WB5**-4).

Suncorp had corporate duty as a bank to check **legal termination** of an earlier (**WB1**) 'instalment' contract showing Kathryn Bulmer as buyer, before accepting another contract (**WB3**) from brokers

for the **same** sale being financed by the **same** broker for the **same** buyer (in her company name).

Suncorp is corrupt in claiming that investigations (no evidence of) found no proof of malfeasance (**WB12**-1-8) and then threaten Bannink (**WB12**-1,2) for 'menacing' Suncorp with evidence of 3 false contracts and deposits in same sale to same buyers & forensic-certification of forgery.

Culture of secrecy, negligence and non-existent government oversight

Suncorp Bank is obligated to provide 'ethical, honest and fair' financial services dictated

by the *Commonwealth Corporations Act 2001* and compelled to uphold the *Bankers Code of Conduct*' administered by a less than honest ABA who refuses to act and investigate QBE's proof

It beggars belief that Regulators **allow** a Bank to accept 2 'unconditional' contracts from brokers, approve mortgage-finance and then **allow** a third contract from a de-barred solicitor to obtain 'instrument of title' from lodging agent ESPREON for a criminally negligent Titles Office transferring title, not on legality of documents but just '**good faith**'!

Corrupt practices by brokers, solicitors and bankers allow **unfettered abuse** of contracts governed by Commonwealth contract law – why bother with contracts if you rely on just 'faith'?

The Bank of Queensland's Financial Crimes Team confirmed that forgeries of their online account statements in Suncorp's possession revealed by QBE are *"not genuine"* **BOQ** documents.

Banks fail to report other banks for evidence of forgery and faked accounts

In failing to report Bank of Queensland's findings of another bank's use and possession of 'fraudulent' BOQ documents of online data to police, the Bank of Queensland is knowingly 'aiding and abetting' Suncorp's criminal concealment of broker/bank-organized crime.

Eliminating Financial Fraud from applications for finance and title transfers:

* *Real estate contracts must be verified,* ***certified*** *and held by an* ***independent Authority,*** *accompanied by deposits as applicable.*

* *Certified copies must be paid for by Institutions including banks that require authorized copies of sealed documents relied upon for finance from originators and/or beneficiaries.*

QBE has corporate obligations in ensuring that mortgages are procured with **certified legal** contracts that **comply** with Commonwealth contract law, **not** relying upon just 'good faith'.

Conclusion

>Suncorp's criminal documents released by QBE (**QBE**-A-M)), caused substantial financial loss and damage that Intermediaries 1 and 2 and Bulmer incurred over 6 years of **willful obstruction by regulators, public authorities, law enforcement agencies and evil denials of criminality by Suncorp Bank, QBE LMI and ABA**.

>Intermediary 2 (Bannink), Bulmer and QBE were defrauded by Suncorp Bank's criminal negligence in its approval of
'defective' contracts 'organized' by Burgess, aided and abetted by Suncorp's criminal conduct with deliberate
concealment of contracts, loan documents and Bank of Queensland accounts - ASIC, APRA, CCC & Police failed to act
and prosecute.

>Non-transparent procedures encourage forging & faking of documents in bank-finance applications exhibited in this report, key contributors to
organized crime in banks and financial institutions that can and must be eliminated if the Royal Commission is to achieve credible outcomes, which
Australia's tax-payers and funders of this Royal Commission, are entitled to expect

Willem J Bannink BLBSc
President - BOCW

Attachments:

- Attachments List (ABS-WJB9)
- Attachments (ABS-WJB9) - Zip file – large
- QBE -A-M Apps reference to Attachments ABS-WJB9
- WJB5 – Taxable goods - Noosa Art inventory of stock

Reference documents:

- R1 - Police refusal to prosecute Suncorp Bank – Summary
- R2 - Credit and Investments Ombudsman (CIO) affirmation (3/01/2018) – investigating QBE possession of false property valuation carried out by HTW Valuers at Suncorp's request.
- R2 -1 – clarify case to CIO-Hong Chee
- R3-1,2 - CIO investigation - false HTW Bank valuation
- R4 - Submission to Taskforce**:** ASIC Enforcement Review in Banking, Finance, Business, Industry

- R5 - Consultation Paper for the Establishment of the Australian Financial Complaints Authority 7

How My Life Has Been Affected:

Six years of stress impacted severely on my wife Christina who was in charge of CFL Realty and whose signature was forged on a forgery of her agency, CFL Realty's letterhead - ignored by all authorities and laughed at by police.

Before she passed away she asked me to get the bastards

Related Links: Sign Petition for Extended Bank Royal Commission

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