

After reading all of the supporting material on the treasury website, the decision RIS document, fact sheet and exposure draft, my husband and I believe option 3 to be the best option for small business. However some of the values of the contract stated and number of employees are still concerning, as some industry can vary greatly, which then defines a small business.

We appreciate the opportunity to be able to comment on the proposed changes as the victims of unfair practice with our business contracts.

I really want to speak from the heart, as we feel great wrongs have been made, through no fault of business, mainly small business.

My husband and I watched a programme on the ABC [on Thursday night](#) 30/4/2015 called "The Super-rich and us", we found it very enlightening, and so true, the one percent of populations in the UK, USA and here in Australia have all the wealth, paying little tax, and paying themselves obscene Salaries, where the middle populations globally are what is keeping the world going.

We have heard time and again on Radio, TV, about the corruption that has been going on with the Financial service industry, and the Government seems to turn a blind eye, where is the fairness here?

My husband and I watched the TV Programme recently on 60 minutes about Farmers in WA who have been farming all their lives, suddenly find themselves cheated out of there farms, lost everything, feeling suicidal, because one bank bought out another bank and sent all these hard working middle Australians to the wall? Where is this fair?

The same thing happened to us, we had our loan for our business through Bankwest, CBA bought out a struggling Bankwest, CBA decided that they didn't want our business, or a lot of other small business. They then used very bullying tactics, and told us sell up or else, even though we where running a successful business, paying staff, paying stock paying off our loan, there excuse was that our LVR ratio had changed, even though they never came to our business.

Our question to you is this, if you are a big Powerful Wealthy Bank, you can get away with this bad behaviour, the one percent running the world? Governments continue to turn a blind eye, whether it's Labour or Liberal, The Abbott Government even relaxed the rules for the big bankers, even though they new all this corruption was going on, why? On top of this the Abbott Government put Mr David Murray in charge of the Banking procedures, how is this fair, as Mr Murray was a former big boss of CBA, very hard to have a balanced view.

The Abbott Government called for a Royal Commission because of corruption in the Unions, but when hundreds of middle Australian business people called for a a Royal Commission into the Banking system, the Government turned on there blind eye again, unfair, and unjust seems like point scoring against the Labour Party, and more votes for them in it. To us it seems like a lot of back slapping between the Government and the banks.

We sincerely wish for fairness and equality in business, but feel Governments only like to deal with the top one percent of the population. We don't want what happened to us, and hundreds of small business owners to happen again.

This is where this submission and RIS will please put strategy in place to correct these injustices.

All we want is to get back what we feel was taken from us unfairly, not a penny more, or a penny less.

Yours sincerely Diane and Max Lock