

Please Sir

In the media I am distressed for the way Banks have operated Peoples retirement investments to shatteringly low or nil levels.

I would like to see a separate regulator Banks have to apply to for regulator approval for all their products and Management applications. I have no trust in Banks anymore. Many people are upset where suburbs have closed branches leaving elderly people struggling to try and meet their needs at an ATM as shown on the Media.

Further I would like to see a law banning the now used Liberal Gov 't Privatisation a brutal financial tool for what is now becoming unaffordable Public Essential Services, items like Electricity, Gas, Transport etc which Nationally has made huge impacts on financial affordability to survive. People become higher profit victims of CEO 's and their regular shareholder profit strategies. I feel should be outlawed for essential services. I pray you can make a difference.

Kind regards

Jacqueline Kay