

I offer my objections to the Australian Government's proposed Bail-in and introduce Glass-Steagall.

I my case, my bank withdrew my loans and forced me to increase my mortgage on the equity I had to payout the old loans. However when bad seasons came, the Bank refused to fund my cropping program because I had no equity. The bank had used my safe-guard so I had to go to a lender of last resort.

How all his happened is beyond me. ASIC, my account, APRA and the Reserve Bank should have been aware of this.

It is in the best interest of Australia's citizens to put in place the Glass-Steagall system. We cannot become the property of our banks.

Thank you for this opportunity,

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