

**From:** [Di and Max](#)  
**To:** [AFCA Review](#)  
**Subject:** Submission to AFCA re BankWest unconscionable behaviour  
**Date:** Wednesday, 17 March 2021 10:36:42 AM

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## Submission to AFCA re BankWest unconscionable behaviour

To whom it may concern

My husband and I over the years have put in numerous submissions to FOS now AFCA, and have not, we feel been dealt with fairly by AFCA, or BankWest, we have had the help of Senator Rex Patrick, and his team, who have been most helpful, but AFCA have dismissed our case.

We have let AFCA know that we do not support their findings, and wish to have our case still open, AFCA came down in favour of BankWest? This is ridiculous because we never defaulted on our loan, and were still solvent when we were pressured to sell our hotel business.

We were deceived by the bank into believing we had to sell or be sold up. We now know that was a complete lie. We believe there were lies, deception and fraud involved, but AFCA did not look into that aspect to determine facts.

We wish to let you know that our previous submissions from us, and our Accountant Mr [REDACTED] should still stand, as AFCA have all our paperwork, from years of submitting, in these documents, that we still stand by. We have sent realms of paperwork to AFCA over the years, and we still stand by those submissions, that were sent by us, and Senator Rex Patrick.

We suffered greatly through harassment, and unfair treatment by the bank. We believe that AFCA should look at all paperwork that we have submitted over many years, from Senator Rex Patrick's team, our former Accountant Mr [REDACTED] and ourselves, which were very detailed realms of paperwork.

Our summary is that the system is broken, and needs a complete overhaul, not just a wonky dispute resolution process. The AFCA system needs to change drastically so that victims of banking crimes get a fair, and proper hearing.

And systems need to change, We had a very short banking Royal Commission with limited terms of reference, but also the government have only put in a small handful of rules since, but certainly ASIC came under scrutiny during the Commission, but nothing changed there? Same as AFCA, don't seem to be for the people, only for the banks, even though we all hear time and again that there is transparency? victims are not seeing this.

Diane and Max Lock  
[REDACTED]

Sent from my iPad

