The Precedent & The Promise

Bank Reform Now - Objectives

1. To set the following precedent: If a bank uses fraud against a client it must fully compensate that client back to the position that the client would be enjoying if the criminal bank action did not occur.
2. We can do this by building a large movement of people who will pressure banks to contribute to a compensation fund. People will contribute to this fund initially - and in response to our well targeted and effective campaign - banks will, at some point, be compelled to contribute and eventually change their way of doing business.
3. In response to this campaign the government will be forced by the people's demands to finally make - and enforce - laws to stamp out predatory bank business practices. The people actually have all the power needed to successfully bring in these types of reforms. This campaign will show you exactly how to use that power.
4. If funding allows we would love to help boost rural mental health services by providing funding to existing programs. Later we may be able to help develop new programs in areas of need.
5. We are determined to see a powerful Royal Commission implemented. No more phony gimmicks and distractions from governments too close to powerful political donors.

BRN's Campaign - The Key Points

Bank bad behaviour and **corrupt lending practices effects every one of you** - even if you don't have a bank loan. Our campaign will change the way banks operate .... but only if we get the support required to exert significant popular pressure on them.

> Banks don't like setting precedents that become public knowledge.

The banks will get treated and suffer in exactly the same way that many of their customers have - in other words the Bank Reform Now protest will give banks a dose of their own medicine.

Banks often uses secretive and nefarious tactics to deliberately bankrupt clients. A powerful bank against a bankrupt client has a very unfair advantage. A bank facing a united powerful mass movement will not win. If we stand together we will triumph and force change upon the major banks and the banking & finance industry as a whole.

> Real Crimes Require Real Penalties.

When a bank customer is damaged by bank fraud and predatory practices **the bank must fully compensate the bank victim.**

Governments for many years have failed to look after the people on this issue. It is now time for the government to support the people.

Bank Reform Now aims to help introduce proper penalties on banks and bankers behaving badly.

We will set a precedent with your help that could eventually be applied across the board so that **everyone harmed by a bank's criminal actions will be fully compensated** in exactly the same

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way our precedent setting bank victims will be.

We are prepared to put the time and energy into this project but it will only be successful if many other people like you support it and contribute to it.

It seems impossible. But - it is possible - it can be done - it must be done - and with your help - it will be done.

While the first victims to be compensated with our plan have already been chosen by the BRN board. It is anticipated that more will be chosen from the people who submit stories to the campaign website. This is essential to set the important precedent - demanded by you and then implemented by our government. The victims do not as yet know they are to be compensated. Rest assured - these first compensation recipients are among the most horrific cases of bank treachery. The announcement and presentation of the compensation payments will be part of the campaign.

We hope to provide top up funding to rural health services as part of the campaign because regional areas have been particularly hard hit by bankers keen to increase profits by stripping asset rich but income poor farmers and small businesses. The suicide and early death rates in these areas prove the point. The bankers don't care, but we do, and we want improved services and less financial stress for the people that work so hard to provide us with much needed goods and services - particularly good quality fresh food. Unfortunately our economy rewards people who provided pseudo services. Manipulators of money become wealthy while workers who provide real goods and services are ripped off in ways many of us have no idea about.

Once the campaign is very well established the banks will have accrued quite a debt to the fund. The affected banks will be required to reimburse you via the fund and take responsibility for their actions. The money raised will then be used for more victim compensation.

Dr Brandson's Commitment To You

> "This campaign will run until every Australian that is harmed by a bank can get the same justice that I and the people I have helped have sought."

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