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Press releases are issued from time to time to alert the media and the public about breaking news and stories from Bank Reform Now.

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[Coercive Predatory Capitalism](#)

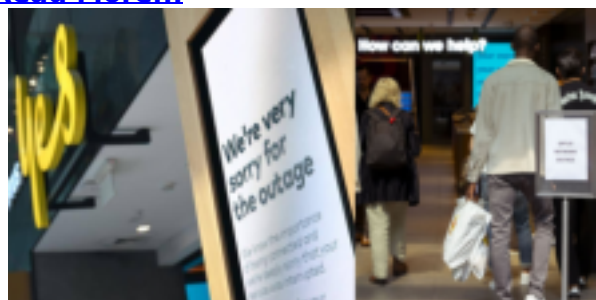
Coercive Predatory Capitalism (CPC) – the root of all evil: An economic system which creates economic activity of no use or benefit to the people forced to pay for it. The battle of our time is to stop CPC. Freedom, prosperity, and peace is within reach if we Stand-Unite-Make It Right.



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[OPTUS Outage Confirms Cash Is King](#)

The OPTUS Outage has made very clear that our ability to make financial transactions must not be dependent on the supply of internet and electrical services. There are multiple threats that could see similar outages. The most severe of which could stop services for weeks or more. The BRN submission to this inquiry shows why governments must stop the War On Cash and limit the ability of banks to manipulate our financial system to suit their agenda of maximising profits at the country's expense. Our freedoms and rights are at risk unless cash is preserved as a critical element of our economy.



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[Voice Lost](#)

Right now it is very likely the Voice will not be approved by the majority of Aussie voters and it

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probably will not be approved in any State. Both major parties have for decades ignored the will of the people. They do have a habit of only listening to certain voices and pushing certain agendas - agendas that serve elite interests.

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But Albo you don't listen to most of us now and you haven't for decades..!!



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[Albo Jumps The Shark](#)

The major parties are in lockstep on the critical issues. The old Torie fighting Albo is nowhere to be seen. The ALP and LNP - two wings of the same bird. Our freedoms and rights are an illusion just like our Democracy. The rulers treat us like serfs. Check out these eight issues. Do you think Albo is working in the country's interests?

When did Albo Jump The Shark?



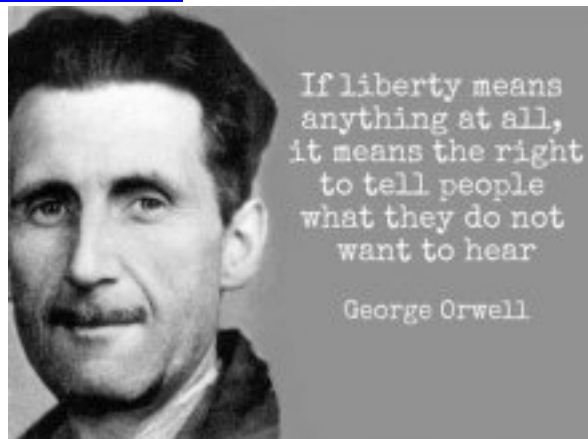
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[Free Speech Under Attack](#)

The Albanese government is going along with the global push to silence views which oppose the approved narrative. The Combatting Misinformation Bill must be thrown into the dustbin of history. Here we present some key excerpts from the BRN submission. The complete pdf can be downloaded including some revelatory material in the appendices.

[Banking Must Change](#)

It's time to change the way banks operate. It's all here: a people's bank; how to manage the risk of bank failure and even better how to prevent them. The Senate inquiry into regional bank closures was a great opportunity to spread the word about critical reforms. Banking must change to a system that supports the interests of the people and country. This is an emergency and if we don't act now we face a very bleak future. We will own nothing and be very unhappy just the way our rulers want. These reforms help turn the



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2023 – Bank Failure Rescue Guide – in 9 Steps

1. Deposits 100% protected and guaranteed
2. Bank share trading ceased
3. Shareholdings investigated and values to be determined
4. Bank assets and operation is taken over by the country's Sovereign Wealth Fund until further notice
5. Clawback of bank executive bonuses for 5 years prior to bank failure
6. Clawback bank board pay for 5 years prior to bank failure
7. National Australia Post Bank network established and authorised to become the People's Bank. It will restore confidence in the banking sector plus make sure that cash remains available in perpetuity
8. Any solvent private banks that continue to function are subject to Glass-Steagall type laws to keep separate savings bank from investment bank functions
9. A National Infrastructure & Development Bank will be backed by the Reserve Bank to recapitalise and tilt the economy towards productive industries that provide employment and create durable incomes and wealth



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tables a first step to the rulers owning nothing
and being miserable.

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[The Last Emperor - King Charles III](#)

The passing of a much loved leader brings a great opportunity for reform and rejuvenation for Australia and other nations with a longstanding relationship with the United Kingdom. In this hard hitting article we spill the beans on the Age of Empire. It is time for the people to snatch back their power, freedom and rights before the globalists impose their long planned for cashless authoritarian surveillance state. Are you going to wait until they mandate microchip injections or social credit scores that limit how you spend your time and money before you demand change?



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[It's Time](#)

Just about all the major problems we face have been caused by politicians and governments that pretend to care about their populations. What seem like stupid and irrational decisions can only be understood when we realise that they are made to serve the interests of the Empire. The "Kings" and "Queens" of a large portion of the world - the rulers - the 0.1% - the elite. Call them whatever you like.

Here we expose the information the rulers don't want their subjects to know. We also show what needs to be done to secure your country's freedom from the age of exploitation. It's time.

Are you ready and willing to insist that your politicians serve the interests of you and your loved ones?



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[Election 2022 - Stop the machines](#)

Both major parties serve elite interests and always will. This election is the most important ever because it might just be our last chance to stop politicians and their party machines turning Australia into a dystopian, cashless, authoritarian, technocratic, totalitarian police/surveillance state. Are you sick of the games, lies and systemic corruption that infests two party politics here and in other nations?

Politicians who are stuck in the old ways of - vote buying - tax & spend sleight of hand manipulations - phony policies & promises -



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corrupt deal making with corporate donors – us versus them divisive politics – are just tinkering around the edges. Real reform requires bold, innovative and new thinking.

Before you vote for any politician check if they support the BRN policy prescription.

The ALP and LNP will be lucky to get more than a 25% primary vote this year. Take care and make sure the independents and minor party candidates you support are fair dinkum. Here is what you'll likely want them to commit to.

[No More War](#)

War is a crime against humanity. On the 75th Anniversary of the end of WW2 it is worth thinking about what we have allowed the rulers to do to fundamental freedoms and rights. We are very much still living in a war economy. If the money used for war was invested in peace there would be no need for chaos and war. Follow the money and it is very easy to see how the people of the world have been robbed, lied to and abused by the 0.1%.



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[Pollies Will Pay For Cash Ban](#)

It's time to kill the CASH BAN Bill. Many pollies are too thick to realise the full story about caving into banker demands to kill off cash. Aussies want to live in freedom. Rights have been destroyed by pollies for decades - the Cash Ban is the final straw. Attacks on journalists & whistleblowers. Surveillance state & other attacks on privacy. Corrupt donations to parties. Unaffordable housing. Cost of living pressures. These are all signs of Australia going off the rails. **Enough...!!** Get active and put pollies in their place. They serve us not the bankers.

CASH IS KING NOT YOU..!!!



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This article explains the danger and government lies plus gives you some downloads to help you contact MPs and Senators.

[The Takedown Of Australia](#)

In a country as wealthy as Australia why are we seeing such horrific suicide figures - particularly

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amongst farmers, veterans and our young? Why are so many struggling with cost of living pressures - particularly housing? We are seeing such hardships because our economic system is structured to CRIMINALLY extract as much wealth as possible from the people and their country. Australians have noticed a gradual loss of core freedoms and rights as well as an attack on the nation's sovereignty. This is a worldwide phenomenon and it stems from a battle between competing criminal cartels using politics and finance as a weapon of abuse, exploitation and control. Try this thought experiment - think of Australia as a town run by an organised crime ring. AND then see what has happened to Australia - all is not as rosy as polities and bankers told us for the last 30 years - especially before elections.

[Stand - Unite - Make It Right. The Launch](#)

Election 2019 is our chance to show we are not falling for the two party run around again. Both major parties serve the elite. Both parties have had decades to make a big difference in bringing about a fair go for most of us. Right now most of us are sick of the games, lies and systemic corruption that infests two party politics here and in other nations.

Politicians who are stuck in the old ways of - vote buying - tax & spend sleight of hand manipulations - phony policies & promises - corrupt deal making with corporate donors - us versus them divisive politics - are just tinkering around the edges. Real reform requires bold, innovative and new thinking. That is what BRN's SUMIR program offers.

[Hayne Covers Up More Than He Reveals](#)

Commissioner Hayne took on a role that deliberately limited his chances of successfully exposing the serious misconduct and crimes bankers are engaging in and profiting from. While there are some good suggestions for reforms in his report - he is really tinkering around the edges. While many in the media are keen to analyse what he has come up with - the real story is what he didn't look at.

Here we present some opinions re: his work but we also are keen to consider the areas that were not properly investigated ... or ignored. There is

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"DEMOCRACY..?? Get real...!!! That's long gone. You live in a CRIMOCRACY...!! Just see what we've done to your country. No going back now HAHANA ...!!"



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There must be a better way...!! There is. At Election 2019 we can vote for policies not clowns & liars.



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more work to do if Australians want a finance system that exists to serve their interests. That is a very different beast to the one that Hayne has been investigating.

[Emperors Stripped By RC's Rowena Orr](#)

BRN and the merry bank warriors came to Sydney for Round 7 of the Hayne Banking Royal Commission. CBA, Westpac and ASIC were in the dock. QC Rowena Orr stripped the Emperors of finance bare. It was painful. How do these characters even think they deserve to be paid multi million dollar salaries?

Scandals, incompetence, chicanery, greed, deception all laid out forensically by the brilliant Counsel Assisting Rowena Orr. There is a cancer in our finance sector and it is killing our country. We need people like Ms Orr to cut it out. We cannot be free until the disease is cured. The Royal Commission needs to be longer and stronger. There are other players in the sector - including ex-CEOs - that require Ms Orr's healing touch and attention.

[Albo The Gaslighter](#)

How many times did PM Albanese make it clear that the Stage 3 Tax changes were going to be implemented as planned and agreed to by both major parties? The main problem is not that he is deceptive - they all are. The bigger problem was that there were no tax cuts or cost of living relief at all. In fact he has locked in tax rises. But that isn't even the worst of it. The whole tax system itself is a criminal operation enriching the rulers. We need some decent MSM journos on the case to expose the fallacy about the need for taxation in its current form. Here is a clue - in 1913 USA - the Income Tax was established at the same time as the Federal Reserve. You might be able work out the rest.

The government and the banks caused the inflation, interest rate rises, and cost of living disaster. People seriously think polities work for them?

[End Of The Road For ASIC](#)

Yet another Senate inquiry into ASIC has been running this year. We believe ASIC has failed in its role. A corporate watchdog that hasn't got



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teeth will never do the job required. Corporate crimes will only diminish when perpetrators face serious consequences and punishments for their crimes & misconduct. ASIC should be subject to significant reform or axed. Corporate crooks need to know that their victims will be properly compensated and their ill-gotten gains will be confiscated as they are being placed in a jail cell.

This approach puts in place a powerful incentive for companies and their staff to participate in the market with honesty and higher level ethics.

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The major parties say ASIC has failed to do its job.



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2022 October Budget Leak – This is the Budget we need to have..!!



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[Budget Leak - 2022](#)

Is this the biggest budget leak in Australian history or is it the biggest fantasy? Does the ALP have the ticker for structural reform? This is the budget we have to have. Maybe it can help us stop the depression we certainly don't need to have.

[Access To Justice](#)

Although flawed; Labor's Promise to SME's and Farmers was the first time that a major party committed to start building a fence at the top of the cliff. All we have had, up till now, is a hearse at the bottom of the cliff, that carted selected corpses off to the coroner's ASIC and APRA for post-mortem. Even then they only retrieve some of the bodies, most who fell, or were herded by AFCA, or were pushed by a Bank, ended up in a mass grave and forgotten. On the rare occasion when a consumer did survive the fall, mortally injured they are generally ignored, or worse placated. Damaged, broke and disillusioned, they wander in a form of limbo, in search of some form of justice or even a friendly audience.

Michael Sanderson is an ex-farmer who lost his farm due to bank misconduct and AFCA being not fit for purpose. He is a foundation member of Bank Warriors and an Advisory Panel member of Bank Reform Now.

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[America Loses 2020 Election](#)

Who thinks it makes much difference which party wins an election? Here we expose the harsh truth it's not a pretty picture but unless you know about the powers that run the show you'll keep hoping that your vote will make a difference in four years time. A two party structure gives the illusion of choice only. Real change comes with policies that returns power to the people.

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[Perpetual AGM 2020](#)

Perpetual performs better than others so far during the 2020 virtual AGM season but still leaves some important questions unanswered. A great effort and report from our warriors Rita Mazalevskis & Craig Caulfield.



Mr Tony D'Aloisio
Chairman

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[Crown AGM 2020 - What A Gamble](#)

Crown's board wasn't held accountable because the 2020 virtual AGM enabled the company to dodge the hard questions. A great report from Rita Mazalevskis



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[CBA AGM 2020 - A Classic Coverup](#)

Craig Caulfield and the bank warriors keep up the pressure despite COVID restrictions. A proper Virtual AGM would allow shareholders to ask any appropriate question desired. There is no excuse for banks to filter and censor the discussion. The AGM is the best opportunity to point out bank problems. The bank boards and senior executives must be held accountable in a transparent fashion. Public scrutiny is essential to bring about reforms that will make the banks operate



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ethically and honestly.

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A great report from Craig and the team. See the questions CBA did not want discussed. It's an eyeopener.

[The Freedom Budget](#)

For your consideration - a worldwide crisis deserved a budget of serious reform. A cashless authoritarian surveillance state is being set up in front of our eyes. There is no conspiracy. It's in the open now. It's time to take a stand.

Here is the budget that could have been produced by a government wanting to really stop the coming depression and save the people's livelihoods, freedoms and rights.

Who do the "elected" leaders of most nations really work for?

[Securitisation Scam Exposed](#)

Some great research from Leon Ashby and the team on how the banks are double dipping to rip off clients after mortgages are bundled and sold. We knew it was bad but this just stinks.

[The Ultimate Revolution](#)

The author of Brave New World showed us how authoritarians of the future would use science and technology to control the masses. Propaganda, mind control and some well planned (and timed) terrorism does the trick. And by 2020 the tools have been well & truly researched and perfected.

[Deceitful Secret Revealed](#)

A very special guest editorial from three titans in the battle for bank reform. Why didn't the Royal



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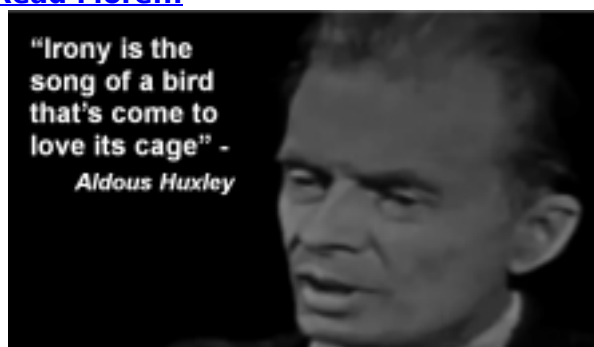
BANK SECURITISATION

Your home is at risk. Here's what you need to know



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Commission into Banking address the serious issues of securitization and its high risks when this was raised in many submissions? Why do our Courts fail us so miserably with ridiculously unjust decisions when a Bank is involved? Why do governments allow these deceptive bank business practices? This article explains how the banks take advantage of their customers.

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SECURITIZATION – The banks' deceitful secret revealed



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Right now the elite want families and small businesses to take the hit. A post virus world has unemployment, poverty and austerity brewing. It doesn't have to be that way.

[Switch The Hit](#)

Aussies have done well limiting the spread of the virus. Had Prime Minister Morrison acted a bit earlier on closing the border and putting in place an effective business hibernation we could have begun ending the partial shutdown in six to eight weeks - perhaps sooner in some regions. Decisions and timing matter big time.



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The COVID-19 virus crisis brings a great opportunity for long overdue reforms that will transform and improve the lives of every Australian. BUT it all depends on whether our government puts the interests of the elite ahead of our interests. Right now the government is looking at Aussie families and small businesses taking a hit. Bank Reform Now says **SWITCH THE HIT...!!**

[It's Crunch Time - Freedom or Slavery?](#)

Australia faces a crisis possibly much worse than the Great Depression. We can only survive it by working together with a Prime Minister (and other political leaders) that are brave, honest and intelligent. Now is the time for the nation's leadership to level with us. What is the truth about the way our laws, economy and society are structured? [Read More...](#)

Before the burning pitchforks come out Scott Morrison & Anthony Albanese need to answer a few simple questions. NOW..!!



The following questions demand an honest response from Scott Morrison and Anthony Albanese.

The COVID-19 crisis will see the elite increase our debt and steal more of our country's wealth. The choice boils down to Freedom or Slavery?

[Business Hibernation to stop COVID-19 chaos](#)

Morrison must lead effectively to save Australia

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from a massive health and economic crisis. Innovative policies such as the Business Hibernation will help. He must not play into the hands of vested interests that profit from Australian business collapses and rising, impossible to repay debt. The country is in grave danger if the wrong policies are put in place now. Who are the people and organisations advising Morrison? Once we know we can work out whose interests the policy prescriptions really serve.

No-one needs to go hungry, homeless or bankrupt if the crisis is handled well and compassionately.

[Virus Crisis - Act NOW](#)

We have put together a set of suggested policies that could help Australia survive and thrive during and after the COVID-19 virus crisis. It is a modified shutdown with powerful protections - including a business hibernation program - to stop bankruptcies and home losses. We have put it into the form of the sort of speech we would have liked to see from the Prime Minister a few days ago. What do you think?

No-one needs to go hungry, homeless or bankrupt if the crisis is handled well and compassionately.

[Morrison Is Finished](#)

At certain times a nation's leader may have to handle a crisis. It is only then that you discover if a leader is made of the right stuff. Morrison is not a leader. Australia's fire crisis has proven that. Here we explain how he stuffed up and why he will step down well before the next election.

[Senate Refuses To Publish Cash Ban Submissions](#)

The government is playing dirty to try and ram through the Cash Ban Bill. The Senate refused publication of thousands of submissions including the one from Bank Reform Now. We publish it here and encourage you to get active. Albanese and his ALP also want to ban cash. The only way

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MORRISON...!!! There is no need for business to fold, go bankrupt, lose staff...!! Business men & women need proper leadership from you NOT Anxiety & Suffering. Put them into **HIBERNATION**...!!!



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This time it can be different....



Which world leaders have the balls to hit the button and bring freedom, health and prosperity to the people...???

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There is no need to panic. The virus crisis can neutralise the elite and empower the people

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Scott Morrison – the Wizard of Aus: no courage, no brain, no heart



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we can stop the Bill is to force Scott Morrison to scrap it. We need to split the Liberal and National parties. Some of their members are opposed to it and the Victorian State branch voted against it recently. Time to take a stand against polities working in the interests of foreign powers and organisations.

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Senate dirty tricks exposed in Cash Ban machinations



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[BRN In The Media](#)

Collection of articles, stories and multi-media presentations about Bank Reform Now.

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[Jeff Kennett Dumped By NAB Victims](#)

NAB "experiment" fails as bank's victims pull the pin on ex-Victorian Premier Jeff Kennett's role as a mediator. NAB CEO Andrew Thorburn thought it was a good idea at the time. Victims had their doubts but gave the process the benefit of the doubt. Before the Kennett determinations were made the nature of the negotiations had become clear. In a near unanimous decision the victims chose to revert back to dealing directly with NAB executives who have a much better understanding regarding the deep - inner workings of their bank. A great review of the situation from champion journalist Joyce Moullakis - The Australian.

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Kennett hauled over the coals by NAB victims



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[Ken Henry Drops The Ball on Q&A](#)

BRN CEO Nabs Ken Henry with a simple question on ABC's Q&A Ethics, Accountability and Leadership episode - 26.10.20. He didn't quite get it. Here you can see the video excerpt of Ken's attempt plus an in-depth translation of what Ken was grappling with. Kudos to the Q&A team for highlighting a very important topic.

This is gold. Trust, ethics, democracy, hypocrisy, Kakistocracy it's all here - along with just a touch of BRN sarcasm. We couldn't resist Enjoy.

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[Justice Not Being Delivered Post Hayne RC](#)

The delay, deny, deceive routine has had its day.

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It's now twelve months since Commissioner Hayne put out his final report on the Banking Royal Commission. It's no secret that banks behave badly. The secret is that despite all the revelations many bankers are still trying to mess with the minds of victims and avoid paying proper compensation. The game playing days are also over. Victims are giving their banks accurate, helpful and informative material and the staffers involved just can't handle it so they ignore it or respond inappropriately. What are they thinking? That we'll forget about it? That we'll give up and go away? That we'll take a token offering to shut up?

This article from The Australian's Joyce Moullakis highlights the types of cases that the Royal Commission deliberately ignored. How long before the banks start treating their customers with respect? The delays in settling the some of the most serious legacy cases is now beyond outrageous.

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[Sorry - Talk Is Cheap](#)

"Sorry" didn't cut it at Westpac's 2019 AGM. Shareholders grilled and heckled Westpac chairman Lindsay Maxsted for more than six hours at the AGM, putting the board on notice that further accountability will be sought.

The AGM came just weeks after the financial crimes regulator Austrac launched legal action in the Federal Court against the bank, alleging 23 million breaches of anti-money laundering laws, including links to payments funding child exploitation.

A beaut report from Joyce Moullakis & Richard Gluyas.

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[Westpac Didn't Learn From CBA Scandal](#)

Something doesn't add up with Westpac's performance leading up to the Austrac scandal and it's not looking too good after a traumatic AGM. The Australian's Joyce Moullakis reports.

[Banking News](#)

Find the latest news and stories about banks caught out in illegal and corrupt activity from around the world.

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[Vale Russell Cousins](#)

Russell Cousins passed away on Wednesday the 20th of May 2020. Condolences to his wife Colleen and to their family. He fought for justice right to the end. Russ was a one of a kind giant who felt the injustice of corporate greed. He went into battle not just to bring justice to his family but to as many other victims of financial system crimes and misconduct as possible. We will miss Russ Cousins but he leaves a legacy that bank warriors will carry forward.



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[The Sins of Westpac](#)

An essential in-depth analysis of Westpac bank's dark past. Dr Evan Jones shines a light on legacy cases that multiple Westpac CEOs have refused to properly deal with. It's all here - the Westpac Letters - the Foreign Currency Loan Scandal - Westpac and the Royal Commission.

Victims of bank crimes and coverups deserve to be heard and compensated. No bank can get away with the old deny, delay, deceive routine any longer. Have a look what happened to Colin Uebergang, Patrick Hayes, Peter Casaceli and others. Maybe Westpac could claw back some of the bonuses paid to Gail Kelly and Brian Hartzer to assist with the remediation program.

Time Westpac did the BIG CLAW BACK



Legacy cases must be compensated

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