A Letter Of Request Ignored - Appointment With Bank CEO

Summary:
Suzi Burge, a feisty mum from Tasmania, wants nothing more than to return to her home the Commonwealth Bank Australia have taken away from her. Suzi was the instigator of the recent #TTTRally at Parliament House in Canberra and has a track record of "bulldog grip" like determination to see justice done, not just for herself but for all bank victims. She shares with us her letter sent to CBA with a very simple request...

Article Information**Category:** Dr Brandson's Blog
Banking Company: CBA
Bank Malpractice Type: Corruption
Unconscionable Conduct
Author: Suzie Burge
Date First Published: 2 Dec 2016

Posted ByPeter Brandson
2 Dec 2016 - 7:40pm

Suzi Burge Writes:

I am no longer a victim - I am now a survivor & I am Going Home For Xmas!

Many of you will be able to relate to the tactics that the Commonwealth Bank of Australia have applied to my matter in their quest to bring me down, just like a lion preying on it's victim. However I am a survivor and I will be prey no more!

I was that Precedent case that had to be buried.

My bad banking story came to a head when my daughter and I were wrongfully stripped of nearly everything we own and our personal items held to ransom for $15,000, plus storage fees. The last straw being when we were thrown from our family home after a **Police Battering Ram** was ordered by CBA, because I refused to leave.

Please see Suzi's Eviction video below.

On the 26/4/2016 Mr. Cohen initiated a Welfare Check on me as it all became too hard and quite frankly I had no purpose to life (separated from my daughter for so long) - **No one has the right to make another person feel like that!** - However CBA didn't stop. They continued in their quest to take me down after issuing that Welfare Check? Clearly no compassion or accountability!

David Cohen (CBA) statement from the ASBFEO on the 30/4/2016.

MR COHEN: "So – no, no, no, no. In circumstances where we have misled someone, that's legally wrong. We – that's actually a breach of the laws. So we can't go and mislead people. That's clearly wrong."

CBA misled me and many others into thinking these loans were suitable for our purpose and that is, as Mr. Cohen's states "**Clearly Wrong**".

Many say Prosecution and Jail is the only real option to curb unconscionable (criminal) behavior by the banks A 3rd of the Australian population want a full Royal Commission into Banking & Finance.

We will not be hunted like Gazelle's any longer. We are not the prey and we are building an army! Bank Reform Now - coming to a town near you!

Letter To David Cohen Commonwealth Bank of Australia

1st December 2016,

David Cohen Suzi Burge

Sussex Street
SYDNEY NSW 2000

PO Box xx
Tasmania

Dear Mr. Cohen,

I respectfully request an urgent meeting with Mr. Ian Narev.

What my daughter and I have suffered at the hands of the Commonwealth Bank of Australia is insurmountable.

We will never fully recover from the most terrifying ordeal that we have been forced to endure.

You have been aware for some time that the Commonwealth Bank of Australia's actions have been wrongful and amount to unconscionable conduct.

You, yourself admitted in the Parliamentary Inquiry 4/4/2016 the following when told that the committee had seen documentation that showed my ability to repay loans was questionable, but that my personal assets gave a degree of comfort:

- "**Mr Cohen:** That is not the general practice. We apply loan serviceability tests when assessing an application for a loan. Our business people and our risk teams who assess applications are trained in serviceability calculations. It makes no sense from our point of view, nor the customer's point of view, to enter into a loan where the customer is known not to be able to service a loan. That makes no commercial sense at all".

Then when asked how this could have slipped through your system, you gave the following answer:

- "**Mr Cohen:** It should not have. I cannot give you the specifics because I do not know the customer name. If you tell me the customer name I might be able to give you the specifics at a general level, which is where I think you are pitching the question. Our systems and our processes are designed for that situation not to arise. So if it did arise then we would need to look into that."

It was then that it was mentioned that Commonwealth Bank of Australia was indeed found guilty of Maladministration in lending. Chair then make the following statement, followed by your statement

- "**CHAIR:** In the correspondence that FOS sends out to people who make a complaint through that system there is an indication that, if the bank or lending institution is found to be at fault, FOS will seek to restore the consumer to the position they would have been at prior to that loan or if that loan had not been made. Do you support that as a general principle?"·
- **"Mr Cohen:** Yes, generally, we do. That is the situation which we find ourselves in those cases where FOS does make a determination in favour of the customer. For example, if it were maladministration or 'mislending', the intention would be to reduce the loan amount by the amount of excessive lending, if I can call it that, and then repay interest that was paid on that excessive amount and the fees that there were paid on that excessive amount so that the customer is in a position whereby they were effectively lent what they should have been lent."

The following was then asked by the chair and your answer follows:

- "**CHAIR:** If following the process with FOS—and, again, a generic question—FOS realised

that, because of new evidence that was presented, their determination about the size of that excessive lending had been inappropriate, despite the fact that it made a determination would the bank seek to actively work with the consumer to redress that situation, or would you rest on the finding of FOS and allow it to sit at that point?"

- **"Mr Cohen:** From our point of view, it would be unusual for us to simply rely on the strict finding of FOS one step before FOS received updated information. From our perspective, we try to ensure that we give excellent service to customers, and that does not just mean in the lead-up to entering into a transaction; it also means afterwards. So, at a general level, on its merit, if there were subsequent indications that lending had been excessive, over and above the extent previously determined by FOS, that is something we would look at seriously."

Mr. Cohen, to all that have viewed your statements in that inquiry, your statements appear to be false and misleading. You did nothing to look into these matters.

Your subsequent letter to me was distasteful and heartbreaking when you appeared to undermine my evidence and my right to be restored to where I was prior to the unconscionable conduct by the relevant bank officers that did not initiate due process and therefore allowed lending to happen that should not have occurred.

You instead chose to hide behind a Deed of Settlement & Release, which I was threatened and bullied into signing all whilst in a state of duress from being thrown from my family home after the threat of a police battering ram? I fully believe this Deed will be rendered Null and Void when we finally get a fair court hearing.

Commonwealth Bank of Australia continued to strip me of all my assets, with the knowledge that I had done no wrong, I had offered solutions to clear loans etc. (before I knew of CBA wrong doing) and the bank refused to offer me real Hardship assistance or look at my offers to pull through this mess.

As you now know, I again appeared before the ASBFEO (the Kate Carnell Inquiry) on Monday morning 28th November 2016). My matter had been identified once again as being unjust.

Mr. Cohen, Mr. Bennett responds to my matter when questioned on hardship and I guess again how this loan could have 'slipped' through.

- "**MR BENNETT:** So, you know, they're – you know, they're things that are a challenging part of the job that we do. I think, if I could take one step back and cover your first point around our obligations up-front to make sure that the business has the ability to service the loan based on everything we know at that point in time, that's a core obligation that we have. So it would never be in our interests to be lending money to a borrower that there would be a likelihood that they're unable to service that."
- "**MS CARNELL:** I think, in that particular case – so we're not talking about cases – but that case, FOS agrees with you".
- "**MR BENNETT:** Yes."
- "**MS CARNELL:** Because FOS said it wasn't alright."
- "**MR BENNETT:** Correct."
- "**MR BENNETT:** So I think in a situation where, for whatever reason – I think they would be very, very limited in number – but, for whatever reason that the bank had made a mistake and that we shouldn't have extended that credit upfront, then, you know, we would obviously make the appropriate provisions to support that customer in the situation that you've described."

What is disappointing Mr. Cohen, is that I have all the evidence to prove that the Bank did do the wrong thing, but the bank continues to hunt me like a Lion hunting a Giselle and as if it was the last Giselle on earth, and you haven't stopped, you never worked with me and you certainly showed no compassion. You are intent of stripping me of everything I own and it appears you won't stop until I have nothing left, nothing at all!

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You yourself know I was in a fragile state of mind when you initiated a welfare check. This was as a direct result of the Commonwealth Bank's wrongful actions? Is it the Bank's intention to hunt innocent people until they are no longer able to defend themselves and therefore you get away with your unconscionable conduct?

My case is not an isolated case, there are many of us and the army is growing.

Mr. Cohen some further important statements from you on page 48 of the ASBFEO transcripts

- "**MR COHEN:** I agree. So, operationally, if we think about the actual communications with the customer, there's an obligation on us to make sure that we're not misleading customers; even wittingly misleading customers. There really is an obligation."
- "**MS CARNELL:** Yes, I agree there is."
- "**MR COHEN:** So – no, no, no, no. In circumstances where we have misled someone, that's legally wrong. We – that's actually a breach of the laws. So we can't go and mislead people. That's clearly wrong."

Mr. Cohen, obviously I have just picked some statements that you made in the Kate Carnell inquiry and anyone who is reading this can refer to pages 48 and 49 of that inquiry.

I say pushing loans through by altering documents to reduce a commitment level and giving a loan to someone who clearly according to bank internal documents, could not be serviced, is certainly misleading the customer. The bank allowed me to think I could afford this loan and now those mortgages must be rendered Null and Void - immediately.

As you said "That's clearly wrong".

The Bank and its agents have therefore trespassed on my personal property (all of it in fact), the bank have sold off my Commercial property, destroyed my 2 businesses, sold off my investment property, removed my personal items from my family home, allowed a removalist Company to smash, trash and steal my items, the bank then ransomed my personal items for a sum of $15,000 and if I didn't pay that plus the $440.00 a week storage fee within 14 days the bank stated they would dispose of my personal items? You then proceeded to sell my family home (although still sitting there in limbo). Absolutely terrifying behaviour by the Commonwealth Bank of Australia!

I now demand the keys back to my family home, immediately as clearly the bank has breached many areas of the law. This will be the beginning of the restoration process.

I look forward to your immediate contact prior to 12.00 noon tomorrow.

> If I do not receive a response by 12.00 noon (should be all the time required) you already are familiar with my matter, then I shall release this letter to the public.

Yours Sincerely,
Suzi Burge

Suzi's Eviction - Commonwealth Bank of Australia Stole Suzi's Home

26th of February 2016: The Commonwealth Bank of Australia threw Suzi into the street after forcing their way into her home. 90 minutes of heartache and terror. Suzi speaks out at 4.05 in the video. The bank set her up and took just about everything she owned. Bank Reform Now wants to stop predatory lending and with your help ... we will.

Related Links: Suzi Burge - Opening Speech

Source URL (modified on 3 Dec 2016 - 3:50pm): https://bankreformnow.com.au/node/294

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