

Banks Feel People Power When They Face Tough Questions At AGMs

Summary:

How do you reform the banks? You go behind enemy lines and attack head on with our most powerful weapon THE TRUTH...!! You present evidence, logic and facts. By working hard and smart you might just become unbeatable. The truth always wins in the end unfortunately for too many people it has taken way too long. The bank warrior AGM campaign is growing stronger and continues this year. Here is the 2019 schedule. After the events we will also add links to Video Highlights. Check the People Power - Bank AGMs - Round 1 link to see what was achieved last year.

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Join us at their AGMs this year



AGM Campaign Takes The Reform Push To The Top

Bank Warrior and BRN Advisory Panel member Craig Caulfield wants the troops to gather again this year. Attending bank AGMs is a very powerful element of the campaign for reform and justice. Clearly you can attend your own bank's event but you can support the whole movement by getting to other banks' AGMs too.

It's the only day of the year you have a a very good opportunity to meet the Chairman and Directors. Last year several meetings with high level executives and CEOs were arranged after a productive initial meeting at an AGM.

The banks know we are an effective force by the quality of our interactions. Craig's questions and warrior follow up last year have already led to reforms and compensation payments from several banks.

Some bankers thought once the Royal Commission was finished it would be back to business as usual.

Dead wrong...!! They thought the usual delay, deny, deceive routine would still cut it. Wrong again. Some even thought the skeletons in their closets would never be revealed. Big mistake...!! **It's a new ballgame now. Directors and CEOs will be held accountable as will politicians that blindly support bankers engaged in criminal activity.**

2019 AGM Calendar

CBA

Wednesday 16 October 2019 - Sydney - Int. Convention Centre

Video Highlights

Phil Sacks - Shareholder - asks about fraud reported re: Bankwest

<https://youtu.be/0waNcKtwmjg>

Norman Blair - Shareholder - disgusted over bank behaviour and lost trust

<https://youtu.be/BnQqfD4knBc>

Craig Caulfield - No reason for bonuses

<https://www.youtube.com/watch?v=mbly5TXUvDA>

Phil Sweeney - Auditing requirements

<https://www.youtube.com/watch?v=-rQZDeRAkrl>

Rita Mazalevskis - CBA Speak Up

<https://www.youtube.com/watch?v=h4HOzCT1vOO&t>

Michael Sanderson - Responsibility to CBA

<https://www.youtube.com/watch?v=qWTCBaI3Ft0>

Craig Caulfield & Phil Sweeney - Director endorsement & knowledge

<https://www.youtube.com/watch?v=JWhfOzmON9M>

Rita Mazalevskis - Directors legal knowledge & CEO Caulfield compensation comment

<https://www.youtube.com/watch?v=wXgpnBSNyzQ>

Craig Caulfield - Directors legal background & closure of Caulfield case & compensation

<https://www.youtube.com/watch?v=gM2P97kZN-M>

Craig Caulfield - More questions please! APRA/Promontory Reporting Quarterly.

<https://www.youtube.com/watch?v=sgCRYkcnsIY>

Phil Sweeney - How CBA better rewards its loyal customers

<https://youtu.be/6WhDXoupX1o>

Craig Caulfield - Bank Warriors/BRN & preliminary on AGM's

<https://youtu.be/4EKLFiQoDwE>

Michael Sanderson - CBA not passing on full RBA rate cut

https://youtu.be/5k_bW9WVpAg

Rita Mazalevskis - CBA Annual & Promontory Reports, Board Governance?

<https://youtu.be/WdkhabjhW4Y>

Craig Caulfield - Director, not a Banker and not a Lawyer, I strongly endorse you!

<https://youtu.be/nxTZjTEkiOI>

Phil Sweeney - Directors, Temper your sense of Justice!

https://youtu.be/5_2a4D4Yq_4

Rita Mazalevskis - Board, failures from the top! One off Directors pay cut 2018 only!

<https://youtu.be/RZLxWujs-Zg>

Phil Sweeney - How CBA compares to NAB. Any advice to new NAB CEO Phil Chronican?

<https://youtu.be/zMQR5h34Ido>

Bob Bourne - CBA interaction & flaws! Board apology to Shareholders?

<https://youtu.be/vzxvjohP8DE>

Selwyn Krepp - TRUST! Have not received that! Customer complaints - expand on that!

<https://youtu.be/9z3kz9CgZwo>

Craig Caulfield - Clarity of change to Shareholder Resolutions.

<https://youtu.be/KWy5dtsPcjY>

Craig Perry - CBA case, Remediation Program & CBA admitted manipulation in BBSW rate!

<https://youtu.be/kl5P6S24674>

PERPETUAL

Thursday 17 October - 123 Pitt Street Sydney, Level 18

Video Highlights

Craig Caulfield - Victims support & Governance items

<https://youtu.be/WxEhtnFWZnA>

Boyd Fraser - Chairmans Report, Weary Dunlop & his own case

<https://youtu.be/XI1LIpn6iUA>

Rita Mazalevskis - Governance Risk Framework & Appetite

<https://youtu.be/iudUmmOKnwk>

Dr Barry Landa - Highlights his case to the Board

<https://youtu.be/kySOWWdc3bQ>

Dr Hutchison - Disgruntled Shareholder

<https://youtu.be/Wb5n1BYqKbY>

BENDIGO BANK

Tuesday 29 October - The Bendigo Centre, Bendigo

Full Report + Video Highlights >> [HERE](#)

BOQ

Tuesday 10 December - 10am - Ballroom, Level 5 at the Hilton Hotel Brisbane

Video Highlights

1. Craig Caulfield #BankWarriors - Sanderson case & Industry Items
<https://youtu.be/k0zb3Y6Sqcw>
2. Michael Sanderson #BankWarriors - S250s Corps Act & FOS BOQ Stats
<https://youtu.be/NdGdInGPihU>
3. Rita Mazalevskis #BankWarriors - BOQ Owner Manager Branches
<https://youtu.be/obv2JCGCrac>
4. Spiro Arkouzis #BankWarriors - BOQ Trust Strategy
https://youtu.be/TWStLv23x_k
5. Michael Sanderson #BankWarriors - Owner Manager Branch & Risks
<https://youtu.be/1NhBxoaH4tY>
6. Rita Mazalevskis #BankWarriors - BOQ Client Assessment by AUSTRAC
<https://youtu.be/htcUDWbY56k>
7. Craig Caulfield #BankWarriors - Release of APRA Report
<https://youtu.be/rTgO4sRZrko>
8. Craig Caulfield #BankWarriors - Clawback View
https://youtu.be/r_ZG0B7Fjwg
9. Michael Sanderson #BankWarriors - Risk Past Present & Forward
<https://youtu.be/oUgorPmR8K8>
10. Rita Mazalevskis #BankWarriors - HPI & KPI's
<https://youtu.be/D2IlfLZNLZ8>

WESTPAC

Thursday 12 December - 10am - International Convention Centre Darling Harbour Sydney

Video Highlights

1. Craig Caulfield #BankWarriors - Promontory concerns re AUSTRAC
<https://youtu.be/sGOTeVUbWTI>
2. Dr Peter Brandson #BankWarriors - Three Directors ex KPMG
<https://youtu.be/xL9Blp431Rk>
3. Phillip Sweeney #BankWarriors - Accountability
<https://youtu.be/CZUbvQj97xg>
4. Rita Mazalevskis #BankWarriors - Westpac/APRA meeting
https://youtu.be/ODNRM-_Tm7I

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5. Michael Sanderson #BankWarriors - Shareholder Expenses
<https://youtu.be/U-07vkxqsTI>
 6. Rita Mazalevskis #BankWarriors - Board Skills & Experience
<https://youtu.be/ePiDN43ibvM>
 7. Phillip Sweeney #BankWarriors - Westpac NY Stock Exchange
<https://youtu.be/n48odOlgr10>
 8. Rita Mazalevskis #BankWarriors - Westpac Assigned Loans & Victims
<https://youtu.be/VH7DrYJlyLc>
 9. Dr Peter Brandson #BankWarriors - Westpac Hybrid Securities & Risks
<https://youtu.be/gq8fTaWs30Y>
 10. Phillip Sweeney #BankWarriors - Westpac Super Funds
<https://youtu.be/nVoe2nD35-s>
 11. Craig Caulfield #BankWarriors - Overview & Sandwiches anyone?
<https://youtu.be/9yYif-rarOk>

ANZ

Tuesday 17 December - 10am Brisbane Convention & Exhibition Centre

Video Highlights

1. Craig Caulfield #BankWarriors - Warrior Intro, Annual Report, CEO Texts & Caulfield cases
<https://youtu.be/zuw42ZaoaXM>
2. Michael Sanderson #BankWarriors - NAIRU, NAIBER and Job Guarantee
<https://youtu.be/fhMmb-L-6f8>
3. Selwyn Krepp #BankWarriors - Remediation Victims, Litigation? Shareholder impacts!
<https://youtu.be/8sRSaAso20w>
4. Carolyn Thomson #BankWarriors - NO impending litigation re Austrac - TRY AGAIN ANZ!
<https://youtu.be/ngRO-gFq7al>
5. Rita Mazalevskis #BankWarriors - Longstanding Victims, ANZ FSRC 2017 Response!
https://youtu.be/bs6DEl_uRGI
6. Michael Sanderson #BankWarriors - Why Hayne Failed Us
<https://youtu.be/-5XWFj5XeZ0>
7. Rita Mazalevskis #BankWarriors - Derivatives - Notional Principal?
<https://youtu.be/OX6azNYj9kc>
8. Rita Mazalevskis #BankWarriors - Board Appointments - BEAR Accountability
<https://youtu.be/MNX9caOqPIM>
9. Michael Sanderson #BankWarriors - More Diversification of Board Members Required
https://youtu.be/_R6E-vYH98k
10. Craig Caulfield #BankWarriors - Endorse Director, suggestion to meet victims?
<https://youtu.be/OZCSPtltpkY>

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11. Craig Caulfield #BankWarriors - Remuneration Repot - non-financial lenses!
<https://youtu.be/SsNpPKROTpw>
 12. Rita Mazalevskis #BankWarriors - CEO & Board Remuneration consequences
<https://youtu.be/b5-r5IPYHJg>
 13. Michael Sanderson #BankWarriors - Go Nuclear or Go Extinct
<https://youtu.be/24DaPeQHiM>
 14. Spiro Arkouzis #BankWarriors - Human touch! Can't just sweep it under the carpet!
<https://youtu.be/0lone1UzSfA>
 15. Selwyn Krepp #BankWarriors - Question directed to Shayne Elliot
<https://youtu.be/gSLrxZuuZLA>

NAB

Wednesday 18 December - 9.30am - International Convention Centre Darling Harbour Sydney

Video Highlights

- 1 Phillip Sweeney #BankWarriors - Model Litigant & FSRC outcomes of NAB's shocking behaviours
https://youtu.be/_D20alp2oqo
- 2 Michael Sanderson #BankWarriors - NAIRU, NAIBER and Job Guarantee
<https://youtu.be/xMBjURtABC4>
- 3 Dr Wilson Sy #BankWarriors - Derivatives : Financial weapons of mass destruction!
<https://youtu.be/1kielOYEd28>
- 4 Dr Peter Brandson #BankWarriors - How many cases reported? Staff Fraud!
<https://youtu.be/Nml-0590vmc>
- 5 Chris Schacht #BankWarriors
<https://youtu.be/dPOe2Fbs294>
6. Rita Mazalevskis #BankWarriors - CEO & Chairman's Legacy case briefings & Lewis Tomcsanyi matter.
<https://youtu.be/W6Tp7NukTf8>
- 7 Craig Caulfield #BankWarriors - Lost Trust. Model Litigant. 28 outstanding Legacy cases
<https://youtu.be/4g3vjhOcUKY>
- 8 Craig Caulfield #BankWarriors - How can Shareholders trust EY reporting of NAB
https://youtu.be/u6ZC_aKCYCY
- 9 Phillip Sweeney #BankWarriors - Junkets, jolly good times at Shareholders expense!
<https://youtu.be/6OD1WBwsySI>
- 10 Ian Lightbody #BankWarriors - Our fellow UK Warrior
https://youtu.be/5dSQX660P_c
- 11 Rita Mazalevskis #BankWarriors - Self Assessment shortcomings. RC Responses. Victims New Evidence
<https://youtu.be/1GLOLJunWr4>
- 12 John Guidi #BankWarriors - Our fellow UK Warrior
<https://youtu.be/-yKYYZ0VZ74>

- 13 Dr Peter Brandson #BankWarriors - Spank the Banker movie & CEO re customer Remediation.
<https://youtu.be/mVUg2A5ZLRY>
- 14 Michael Sanderson #BankWarriors - Why Hayne Failed Us
<https://youtu.be/wcsX-hlOuGo>
- 15 Chris Schacht #BankWarriors - Failure of Board, Senior leaders & destruction of Shareholder value
<https://youtu.be/H5KsjlrzSBM>
- 16 Dr Wilson Sy #BankWarriors - Risk, Directors knowledge of GFC cause? Emergency Funding Regime
<https://youtu.be/4P2Rxb6wG80>
- 17 Craig Caulfield #BankWarriors - Non-Financial metrics in Remuneration Report
<https://youtu.be/U9D9y9I8IAc>
- 18 Michael Sanderson #BankWarriors - More diversification of Board members required
https://youtu.be/_jcITMnLcSE
- 19 Chris Schacht #BankWarriors - Should be a new NAB Board! Cannot escape responsibility!
<https://youtu.be/KeRsAp21f1o>
- 20 Phillip Sweeney #BankWarriors - NAB staff survey of unethical conduct
<https://youtu.be/ERogoKnUPyc>
- 21 Phillip Sweeney #BankWarriors - Social License, Borrow Wise Australia for customers?
<https://youtu.be/SdkbYEvyBeU>
- 22 Phillip Sweeney #BankWarriors - Re-establish Not-For-Profit employees fund
<https://youtu.be/GXNAiMzO4DM>
- 23 Michael Sanderson #BankWarriors - Go Nuclear or Go Extinct
<https://youtu.be/mgweXUkXbWU>
- 24 Phillip Sweeney #BankWarriors - Complex problems & Energy usage
https://youtu.be/wN_eCHqQa6E
- 25 Bill Mott #BankWarrior asks about alleged BBSW manipulation
https://youtu.be/4oF_vEHfp6E

NOTES:

BRN will update this list regularly with more details and Video Highlights. All key videos will also be listed on YouTube Channel >> [carcrashcritic](#)

Annual reports are available online at each bank's website.

Most meetings of public companies are available for the public to attend without being shareholders.

Questions to the Chairman and voting is only available to prior registered shareholders.

It is worth attending to support your Bank Warrior and BRN friends & colleagues even if you don't have, or can't buy shares. Check your super fund if you hold bank shares. Craig has found CommSec to be the cheapest online broker to buy or sell shares. From \$10 per trade. Minimum share purchase is \$500

You may be able to get a proxy to speak if you can't buy shares



You can email Craig to get more information / help with accommodation at some events / tips & strategies. Craig Caulfield >> landofgold@yahoo.com.au

All questions and interactions with the Chairman and Directors or Executives is conducted with courtesy and respect by Bank Warriors

We now have eight past AGM webcasts to see how the warriors put their questions.

It's always been a numbers game. BRN is aiming to have more members than all political parties combined. If you want an honest finance system and a representative democracy with polities accountable to you it's time to join in, become a warrior and get active.

It is worth noting that all the banks now have Model Litigant guidelines. This was an activist driven win. See Craig's third question in the video below as well as the BRN recommended Model Litigant principles.

See links below for the 2018 excitement at the CBA and NAB AGMs - video and transcripts.

Websites For More Information: Craig Caulfield Speaks Truth To Power at NAB's 2018 AGM (Video)

<https://www.facebook.com/bankreformnow/videos/1109833785861204/>

Related Links: [People Power - Bank AGMs - Round 1](#)
[CBA Was Not A Fair Legal Player](#)

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