

Dear Sir,

In recent times I have become aware of important issues being examined in relation to our banking system. I have read about Glass-Steagall principles and I certainly feel that separation of the trading and investment banks is the best way forward. No members of the public should have to pay for any banks getting into financial difficulties through some form of bad practice that they may have taken. No BAIL-IN, No RING-FENCING “ GLASS STEAGALL ONLY

The welfare of the citizens MUST COME FIRST.

Many thanks for the opportunity to submit my preference. Michael.