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To: [EDR Review](#)
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FOS are a sham. They are aiding & abetting the criminal activities of the Banks.

We must have a ROYAL COMMISSION immediately into the fraudulent activities of the banks.

We have been conned & deceived by the [REDACTED] & their agents using FRAUDULENT Loan Application documents, in both 2005 and 2007.

Our Loan Application Documents have been the target of 'Document Tampering, forgery & fraud.' This is a criminal offence under the Qld. Criminal Code, (Act No. 37 of 1995.)

Income figures were grossly inflated & many other details, including false vehicles & shares, were altered & added **AFTER** our signatures had been forged and obtained by deception.

This is a systemic, criminally fraudulent business practice used by the [REDACTED] (and many other banks & lenders), where they corruptly lend money using grossly falsified Loan Application Documents (that we had never seen), & conspiring with Mortgage Brokers (that we have never met), & going through Finance Companies (that we didn't know about & have never dealt with), with the sole aim of the Bank being able to take our family home. (Asset Lending).

Then the bank tries to cover it all up, refuses to supply copies of the Loan Application Documents,
- [REDACTED] employee Quote: "**We can't give you copies as it would leave the bank open to prosecution.**"

After 3 years of trying, I have all the other documentation, including the falsified Loan Application Documents. They were fraudulently falsified in our 2005 loan and even more seriously in our 2007 loan re-finance. Fortunately for us they were dumb enough to send us the 1st set of grossly altered documents - by mistake!

I have also discovered that the bank (or their agent) even used FAKE Low doc declarations that they photoshopped/ cut & pasted together to get around the normal loan policies!
I also have copies of these.

One of the most shocking things about this is that the Financial Ombudsman Service (FOS) -who are supposed to protect the public from illegal or unethical banking practices - has disturbingly decided that : even though the bank may have known that the documentation was false - **THE BANK WAS ENTITLED TO RELY ON THAT FALSE DOCUMENTATION!**

The FOS are blatantly biased in favour of the Banks. They have ignored key documentary evidence & overlooked much of the fraudulent information.

My wife and I even discussed the possibility of 2 of the FOS investigating officials being bribed, such was our level of disbelief at the way they were constantly trying to justify the Bank's actions!

At one stage, they stated that the bank would have known that the income details had been falsified as we were receiving Family Assistance so therefore could not have been earning the income stated on the loan application, and were suggesting that the Bank should enter into a settlement conference and were waiting for the Bank to respond.

The next letter we had from the ombudsman was the final decision - in favour of the bank!

Even more sinister the ombudsman also put in a clause stating that : if we accept the decision that we were to agree not to take any further action against the bank! This is how they try to protect the Banks, they are certainly not protecting the public against this fraud.

We also recently received a copy of a letter from FOS to the [REDACTED] - which was deliberately with-held from us, stating that FOS' Legal Counsel agreed that **the [REDACTED] WAS GUILTY of MALADMINISTRATION!**

We were actually advised by one of the FOS' Legal Counsel, the Investigating Case Manager who realised that important matters in the investigation were being covered up in favour of the bank, to go to the State & Federal Police to make an official complaint against them for fraud, which is what we have done.

The Australian Federal Police and the CRIMINAL INVESTIGATIONS BRANCH were investigating both the [REDACTED] and the brokers for Criminal Fraud.

The CIB Detectives have issued warrants on the [REDACTED] trying to get the ORIGINAL documents, but the [REDACTED] have responded by stating that the original documents have been destroyed.

We are now at the stage where we arranged meetings with our local MP Karen Andrews, & took copies of the documents to show her. She agreed that fraud was evident & agreed that we should make a formal complaint with the police.

We also have the full support of [REDACTED].

This widespread fraud must be stopped.

It is a crime against the Commonwealth, it is a crime against all the People of Australia.

The bank executives must be held accountable for instigating this fraud & allowing the corruption to continue. Fraud is a criminal offence, therefore they must be prosecuted to the full extent of the Law.

We have written over 50 letters to the [REDACTED] and all of the other Directors.

We have also sent two Formal Claims, by registered post, to all the [REDACTED] Board of Directors individually, but they have ignored them & not responded to us.

Interestingly, they also haven't denied or rebutted our Formal Claims or allegations of fraud,- because they know that we have the documentation, in black & white, that proves this fraud.

yours sincerely,
Wayne & Carol Styles

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