

The consumer must be made aware of Banks who enter high risk investments. Banks should be classed as safe, medium risk and higher risk and why they should be judged accordingly for consumers to make a judgement on whether to risk their money with Banks that enter high risk investments. Australian banks had gained a reputation as being conservative and safe. This is where a lot of people wish to deposit their monies and realize that they will receive a lower return than some other investments. The so called too-big-to-fail Bail in that is being proposed will only encourage those banks to gamble our money further. Why should we bail them out for their incompetence/risk taking? The CTB for decades was known as the big conservative bank with the most deposits due to the perceived safeness of monies. now that private shareholders have a large share of the bank the conservatism is quickly dissipating. Let us have choice, regulate the banks to ensure this is transparent. Do not prop up banks with a safety net for their gambling of depositors money. Introduce the type of regulation that the USA had in the Glass-Steagall law; differentiate between Speculative and the Commercial Banking that we value and are prepared to accept lower returns for the 100% safeness of our monies.