

From: [REDACTED]
To: [AFCA Review](#)
Subject: Fwd: Review of Afsa
Date: Friday, 26 March 2021 9:11:12 AM

Dear Sirs;

I wish to put a review about AFCA

I am very disappointed with AFCA and in fact going to the AFCA did far more damage than the bank that I complained about ie CBA. Initially I had one minor complaint of fraudulent transactions which ended up costing me thousands of dollars, great financial hardship etc .only because I made a complaint to AFCA. I would have been much better off not lodging this complaint! In fact the Case Managers kept encouraging me to make numerous complaints in order to justify their job, do a sham investigation and make decisions favouring the bank.

I have been the sole carer for a sick old pensioner Mr. Keith Hollands. I have a POA on Mr. Holland. Around July 2020, I lodged a complaint with the Lakemba CBA branch about a fraudulent transactions in his savings account.

The branch manager [REDACTED] detained us illegally and called the police to have us arrested. The police found no case for us to answer and allowed us to leave without any charges

I lodged a complaint against the bank to the ombudsman and the case was referred to [REDACTED], CBA investigation officer

As part of his investigation [REDACTED] deliberately and maliciously harassed Mr Hollands to extract a false statement from him which made Mr Hollands very sick and on a couple of occasions he was rushed to Emergency at Canterbury hospital as a direct result of the continued harassment by [REDACTED]

Subsequently the bank froze Mr Hollands accounts not even allowing him access to his own savings to pay his medical and living costs

Partially as a direct result of the continued harassment by the two above mentioned bank staff Mr Hollands is currently dying in palliative care

The AFCA Case Managers [REDACTED] were most unprofessional unhelpful and went out of their way to support the bank in their unlawful conduct, blatant abuse of power, serious breaches of the banks code of conduct and duty of care. In fact [REDACTED] in no uncertain terms stated that the bank has every right to penalise those that complain to the AFCA and there is nothing the AFCA could do about this victimisation

The AFCA is totally a useless organisation and in fact an extension of the bank and the insurance companies and will do everything in their power to protect the banks and the insurance companies in their unlawful behavior

This is well evidenced in Google Reviews where 90% of AFCA complainants are dissatisfied with AFCA and have written some very

unpleasant and nasty remarks about the AFCA which is far from being an independent unbiased organisation

At present there are several class actions and individual cases against the banks in the courts primarily because of the failure of AFCA to resolve the cases objectively and with proper justification.

The Bank Royal Commission also criticised the AFCA in their reports

The AFCA either needs to be closed or changed dramatically so ordinary people can get a fair and just treatment from the unlawful activities of the banks and insurance company who are well aware that AFCA is a toothless tiger who will always support them and its too costly for people to go court to resolve their issues.

Regards

[REDACTED]
Sent from my iPhone