

To:

[AFCA Review](#)

Subject:

submission for review

Date:

Monday, 1 March 2021 6:49:57 PM

Dear Minister,

This is my second dealing with the new AFCA previously FOS.

I can clearly provide evidence nothing has changed since the Banking royal commission.

1. The time frame for the case started 12 months ago and is currently still ongoing.
 - 1.1 There has been no outcome at this point in time .
 - 1.2 There has been no effective response to systemic issues in fact they have hand balled the bank to answer questions about the case.
 - 1.3 AFCA , INFACT did not even want to take the case on because of the case was part of a class action and the case officer said that the person could not be in two forums at once. It took a lawyer from the class action to advise AFCA this was in fact wrong. AFCA relented and reinstated the case involved.
 - 1.4 AFCA referred many questions and requests to the bank to answer , rather than gather their own information from the bank and we have had to quote laws etc from ASIC , TO AFCA , as to gain access to information.
 - 1.5 In my view there is no changes to the system at all regarding time frame which they are in breach of s 1051a , they don't seem to be independent from the bank and the allocation of funds to relieve someone from debt through the banks mistakes or fraud is never enough to compensate the victim as it always gives the bank the better deal .
 - 1.6 The system is broken and clearly needs to be reviewed.

Kind regards Meredith Campbell

Sent from [Mail](#) for Windows 10