

Chris and Claire Priestley
438 Miralwyn Road
Carinda NSW 2831

12 December 2014

The Hon Barnaby Joyce MP
Agricultural Competiveness Taskforce
Department of the Prime Minister and Cabinet
PO Box 6500
CANBERRA act 2600

Dear Minister Joyce,

As requested of the Australian public, I refer the ensuing matters to you and make the following recommendations on the Green Paper.

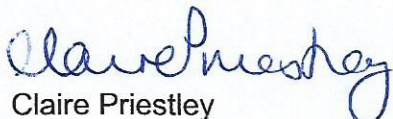
Last week, the 'Access to Justice' report was published, which included my submission, #314 (attached). It seems that what happened to us in our farming business has happened to thousands of people. This banking scam has continued for 10 years whilst successive governments ignored it. Not only did the governments fail us, we were also failed by the regulators, unwilling to investigate corrupt financing practices and unfair contracts, and not addressing the importance of essential legislation that covers deceptive and dishonest practices of banks.

In the last five years, we have taken every step possible to have our problems addressed. Along the way we found no laws to protect us, no regulators to investigate provable claims and nobody to help. It caused us to file the Access to Justice letters that showed (beyond reasonable doubt) that the bank's conduct was misleading, deceptive and unconscionable. Despite this, we have yet to experienced justice. I believe many other farmers have been caught by corrupt banking practices, and these people would be equally isolated. This has been widely reported on the media during the last few weeks and we believe that recommendation 34, made by the Financial System Inquiry last week addressed a scam that has continued for the last 10 years.

A community without behavioural expectations and legislation to enforce these expectations is considered anarchist. Yet, the major banks are not regulated by legislation and or prosecuted for dishonest behaviour, which has been dismissed by governments as simply business.

Without legislation, such as the proposed Wilkie Bill in 2012, and effective regulation, farmers will always be exposed to deceitful and dishonest banking practices.

Sincerely


Claire Priestley

Copy: Senator the Hon John Williams, the Hon Mark Coulton MP, Member for Parkes, Australian Small Business Commissioner and the Australian Small Business Council.