



# Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry

\* MANDATORY FIELDS

QUESTIONS ABOUT YOU									
1.1*	What is your name?								
1.2*	What is your Email address?								
1.3	What is your preferred contact phone number during business hours?								
1.4*	In which State or Territory do you live?	<input type="checkbox"/> ACT	<input type="checkbox"/> NSW	<input type="checkbox"/> VIC	<input type="checkbox"/> TAS	<input type="checkbox"/> SA	<input type="checkbox"/> WA	<input type="checkbox"/> NT	<input type="checkbox"/> QLD
1.5	Date of Submission (D/M/Y):    /    /20								
1.6*	Who are you making this submission for?	<input type="checkbox"/> Myself <input type="checkbox"/> A business [name business]: _____ <input type="checkbox"/> Another person [name other person]: _____							
1.6A* <i>[Answer only if submission made on behalf of a business]</i>	What is your relationship to the business you are making this submission for?	<input type="checkbox"/> Principal <input type="checkbox"/> Partner <input type="checkbox"/> Director <input type="checkbox"/> Office holder <input type="checkbox"/> Shareholder <input type="checkbox"/> Employee <input type="checkbox"/> Other [specify]: _____							
1.6B* <i>[Answer only if submission made on behalf of another person]</i>	What is your relationship to the person you are making this submission for?	<input type="checkbox"/> Legal guardian <input type="checkbox"/> Legal representative <input type="checkbox"/> Other: _____							
QUESTIONS ABOUT THE FINANCIAL SERVICES ENTITY YOUR SUBMISSION RELATES TO									
2.1	Which part of the financial services industry does the entity operate in?	<input type="checkbox"/> Banking <input type="checkbox"/> General insurance <input type="checkbox"/> Life insurance <input type="checkbox"/> Financial advice <input type="checkbox"/> Superannuation <input type="checkbox"/> Intermediaries between borrowers and lenders [eg mortgage broker] <i>Please complete a separate form for each entity</i>							
2.2A <i>[Answer if "banking" is selected in question 2.1]</i>	What is the name of the bank?	<input type="checkbox"/> Australia and New Zealand Banking Group (ANZ) <input type="checkbox"/> Commonwealth Bank <input type="checkbox"/> National Australia Bank <input type="checkbox"/> Westpac Banking Corporation <input type="checkbox"/> Macquarie Bank <input type="checkbox"/> HSBC Bank Australia <input type="checkbox"/> AMP Bank <input type="checkbox"/> Suncorp Bank <input type="checkbox"/> Bank of Queensland <input type="checkbox"/> Bendigo and Adelaide Bank <input type="checkbox"/> Citigroup (including Citibank and Citi) <input type="checkbox"/> ING Bank <input type="checkbox"/> Rabobank <input type="checkbox"/> Other: _____							
2.2B <i>[Answer if selected in 2.1]</i>	What is the name of the financial services entity?								
2.3	Indicate the main nature of your dealings with this entity	<input type="checkbox"/> Personal financial (including bank account, credit card, personal loans and home loan/mortgage) <input type="checkbox"/> Small business finance <input type="checkbox"/> Farming finance <input type="checkbox"/> Superannuation <input type="checkbox"/> General insurance [including home, car, income protection] <input type="checkbox"/> Business Insurance <input type="checkbox"/> Mortgage broker (entity that arranged home loan/mortgage) <input type="checkbox"/> Life insurance (including total and permanent disability (TPD) insurance) <input type="checkbox"/> Other: _____							

**QUESTIONS THAT MAKE UP YOUR SUBMISSION TO THE ROYAL COMMISSION**

3.1

**Which of the Royal Commission's terms of reference is your submission about?**

Misconduct or conduct falling below community standards and expectations

Culture or governance practices and other practices  
(including risk management, recruitment and remuneration practices)

Effectiveness of redress for consumers

3.2A

*[3.2 series of questions should always be answered]*

**What did the financial services entity do that amounts to misconduct or conduct falling below community standards and expectations?** (Maximum 400 words)

3.2B	<b>When did this happen? (D/M/Y):</b> /     /
3.2C	<b>What do you think caused or contributed to these events?</b> (Maximum 400 words)

3.3	<b>Did you make a complaint in relation to what happened?</b> <input type="checkbox"/> Yes ( <i>go to 3.4</i> ) <input type="checkbox"/> No ( <i>go to 3.5</i> )		
3.4	<b>When did you first make this complaint? (D/M/Y):</b> /    /		
3.4A	<b>Who did you complain to?</b> <table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; vertical-align: top;"> <input type="checkbox"/> The entity itself  <input type="checkbox"/> Financial Ombudsman Service (FOS)  <input type="checkbox"/> Credit and Investments Ombudsman (CIO)  <input type="checkbox"/> Other: _____ </td> <td style="width: 50%; vertical-align: top;"> <input type="checkbox"/> Consumer advocate  <input type="checkbox"/> Superannuation Complaints Tribunal (SCT)  <input type="checkbox"/> Regulator (eg ASIC, APRA, ACCC) </td> </tr> </table>	<input type="checkbox"/> The entity itself <input type="checkbox"/> Financial Ombudsman Service (FOS) <input type="checkbox"/> Credit and Investments Ombudsman (CIO) <input type="checkbox"/> Other: _____	<input type="checkbox"/> Consumer advocate <input type="checkbox"/> Superannuation Complaints Tribunal (SCT) <input type="checkbox"/> Regulator (eg ASIC, APRA, ACCC)
<input type="checkbox"/> The entity itself <input type="checkbox"/> Financial Ombudsman Service (FOS) <input type="checkbox"/> Credit and Investments Ombudsman (CIO) <input type="checkbox"/> Other: _____	<input type="checkbox"/> Consumer advocate <input type="checkbox"/> Superannuation Complaints Tribunal (SCT) <input type="checkbox"/> Regulator (eg ASIC, APRA, ACCC)		
3.4B	<b>What happened when you made the complaint?</b> (Maximum 400 words)		

3.4C	<b>What was the outcome of your complaint?</b>	<input type="checkbox"/> No action <input type="checkbox"/> Internal review <input type="checkbox"/> Apology <input type="checkbox"/> Resolved in your favour <input type="checkbox"/> Other: _____	<input type="checkbox"/> Court/tribunal proceedings commenced <input type="checkbox"/> Alternative Dispute Resolution (eg mediation or arbitration) <input type="checkbox"/> Financial compensation <input type="checkbox"/> Resolved in favour of the financial services entity
3.4D	<b>When was this outcome reached? (D/M/Y):</b> /    /		
3.4E	<b>Were you satisfied with this outcome?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No		
3.5	<b>Did you initiate court proceedings against the financial services entity in relation to the issues raised in this submission?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No		
3.5A <i>[Answer if "court/tribunal proceedings commenced" were selected in question 3.4C]</i>	<b>In which court or tribunal were proceedings commenced?</b>	<input type="checkbox"/> Federal Court of Australia <input type="checkbox"/> Supreme Court of state or territory <input type="checkbox"/> Civil/Administrative Tribunal <input type="checkbox"/> Other: _____	<input type="checkbox"/> Federal Circuit Court of Australia <input type="checkbox"/> County or District Court of state or territory <input type="checkbox"/> Magistrate or Local Court of state or territory
3.5B	<b>Are these proceedings still underway?</b> <input type="checkbox"/> Yes [go to 3.6] <input type="checkbox"/> No [go to 3.5C]		
3.5C	<b>What was the outcome of the proceedings?</b>	<input type="checkbox"/> Decision in your favour <input type="checkbox"/> Settlement agreement <input type="checkbox"/> Other: _____	<input type="checkbox"/> Decision in favour of the entity <input type="checkbox"/> Mediated agreement
3.5D	<b>When were the proceedings completed? (D/M/Y):</b> /    /		

3.6  
[Answer if "Culture or  
governance" is selected for  
question 3.1]

**What culture or governance practices and other practices (including risk management, recruitment and remuneration practices) of the entity are of concern and why?** (Maximum 400 words)

3.7

*[Answer if "Effectiveness of redress" is selected for question 3.1]*

**How effective are the mechanisms for consumer redress and how could they be improved?** (Maximum 400 words)

3.8

**What changes would you like the Royal Commission to recommend?** (Maximum 400 words)



3.9

**Other comments:** (Maximum 400 words)