

7 December 2014 Email to Geurts

Without Prejudice

Dear Mr Geurts,

I hope you are well and looking forward to a nice weekend. :)

As you are aware since around June 2014 I have been trying to raise serious issues with you and CBA that can and have seriously disaffected CBA Group customers and their families.

In specific there are issues of fraud and forgery that in some cases appear to be systemic. According to your LinkedIn profile, you are ultimately most responsible for addressing issues of this nature.

Under your profile on LinkedIn it says "It is my pleasure to lead Group Security after establishing the function in 2000. Group Security provides global security leadership for the Group, including our subsidiaries and majority joint ventures. This includes investigations, fraud and corruption control, physical security, executive protection, business continuity management and crisis management requirements. The team also provides 24x7 physical security, fraud & financial crime, anti-money laundering, and global sanctions screening shared services."

You have chosen not to respond to a friendly and professional invitation from my lawyer to discuss these issues, and you have chosen not to respond to a handful of emails I have sent you in the last 6 months, where I attempted to raise these important issues with you.

I have also been notified almost every time that you have read my emails, and of your attitude towards me. Despite the fact that you may not like me, I wish to make it clear that I don't dislike you. I simply want to address these important issues that can, and have negatively affected so many people. I have no vendetta against you, but whilst you remain in your role and are accountable to address those issues, I must kindly maintain pressure and hope that you will eventually do the right thing. I hope you understand. :)

Most regrettably, if I do not personally receive a genuine response from you to seriously address these problems and put right any victims by 5pm on 12 December 2014, I will be forced to report your failure to act to ASIC. Either way, I will most likely mention this in my submission to the Dastyari senate inquiry that will be heard early next year.

If need be, this email and other documentation will be used as evidence in the court to demonstrate your failure to act in relation to alleged serious issues of fraud, forgery, and money laundering etc. at CBA Group. This is not my preference. :)

FYI: I am not the only one that has tried to raise these issues with you, and was met with a dismissive response, or no action.

I look forward to hearing from you soon. :)

Regards,

Michael Fraser aka The Arbitrator

15 December 2014 Email to Geurts

Without Prejudice

Dear Mr Geurts,

I hope you and all the team at CBA are safe during this horrible event in Sydney today. My brother and several CBA whistleblowers are in lockdown right next door, and they all sound very worried. My prayers go out to everyone.

As you are aware from my email on 7 December 2014, I required a response from you by 5pm on 12 December 2014. Sadly, you have chosen not to respond whatsoever to any of the alarming issues I have tried to raise with you.

Most regrettably, I now must take further action as previously indicated. I am not going to attempt to do things behind the scenes, like CBA have done with me. I am more than happy to communicate my intentions in advance.

To start:

- There will be an ASIC complaint lodged directly to Peter Kell.
- There will be substantiation complaints lodged to Fair Trading.
- You and other executives will be mentioned in my senate submission.
- I have provided content to prominent people who have amended and added to their senate submissions as a result.
- I have also provided information to other government authorities and award winning journalists, but I have been asked not to say anything until it plays out.

I must say. This is the last thing I wanted. The problems still exist and it is your job to address them. You have actively chosen not to. Simple.

I welcome a phone call from you to set up a meeting to seriously address these issues anytime. As I have said before. If CBA feel I am dangerous, I am happy to meet in your building. You can bring armed guards, a room full of lawyers, search me for listening devices, request that I wear nothing but my underwear to show I have nothing hidden, and that I can only bring 1 person with me.

If you think I don't have any genuine issues to raise, then surely 1 meeting could clear all that up, and you can then tell everyone that I could not provide evidence to my claims, or examples of the issues I keep trying to raise. But you and I both know that is not the case.

Hope to speak soon, and I will let you know when I lodge my first complaint.

Regards,

Michael Fraser aka The Arbitrator

Commonwealth Bank

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6 January 2015

Private and Confidential

Dear Mr Fraser

Your interactions with Commonwealth Bank of Australia and its staff

I refer to your email to David Cohen of 15 December 2014 and your recent emails to me of 7 and 15 December 2014. I note that you have also sent a similar email to Mr Ian Narev and Mr Matthew Comyn. I am responding to all of this correspondence on behalf of CBA.

You indicate that you wish to have a meeting to address "serious issues of fraud, forgery and money laundering, etc at CBA". However, to the best of my knowledge you have not provided anyone at CBA with particulars of these allegations. By this I mean, information about the nature of the wrongful conduct, when and where it is said to have occurred or who was involved with sufficient specificity to enable it to be addressed.

Fraud, forgery and money laundering are serious indictable offences. Depending on the nature and extent of the information that you or those you claim to represent have, it is possible that the provisions of section 316 of the NSW Crimes Act 1900 have been enlivened. You should seek legal advice in respect of whether you have any reporting obligations under these provisions.

In these circumstances, CBA does not think it appropriate to have a meeting with you with the purpose of addressing these matters.

Instead, I would ask you to encourage any person you know with credible and specific information about any wrongdoing on the part of an employee of CBA to notify us in writing or by email by utilising the established procedures. There are two avenues.

First, for escalated customer complaints there is a secure form on the CommBank website at https://www.commbank.com.au/contact-us/compliments-complaints.html?ei=mv_support_your-feedback-7344.

Second, for confidential reporting of fraud or other alleged unethical conduct an email may be sent to whistleblower@cba.com.au.

To the extent that you or those who you say you represent have specific information about wrongdoing, then I look forward to that information being lodged promptly through CBA's existing channels, so that there is the opportunity to investigate the issues thoroughly.

I am aware that in the past you have engaged in conduct towards a CBA employee which, in CBA's view, went well beyond legitimate consumer advocacy and amounted to defamation and harassment of that employee. I am also aware that some of that conduct is the subject of proceedings against you by that employee. I wish to be very clear that mounting public and personal attacks on CBA employees will not result in the CBA making any exception to its usual procedures for dealing with complaints and concerns.

Yours sincerely



John Geurts

Executive General Manager, Group Security