Hello Minister,

I read with interest today you were seeking public consultation into the release of superannuation as compensation to the victims of serious violent crimes.  I have tried to find where to lodge some feedback without success, so have resorted to sending via this medium.

My comments that follow are a result of my own personal experience as a victim of crime.  I make only 2 points and then provide my own situation to put in context my views which I hope assists in understanding.

Firstly, I support the accessing of superannuation for compensation of victims of crime.  However to be clear, the access should allow the cashing out of the deemed amount from super - not a transfer into the victims super account which is potentially inaccessible for decades.

Secondly, I note the reference to crime being serious and violent crime.  I believe this is an extremely narrow view of when compensation is payable and should be reviewed to include other criminal activity where there has been a loss to the victim, and where compensation has not been recoverable directly.

My situation: In 2010 I was, and continue to be a victim of financial crime.  I was a small business owner and by way of acquiring part of another business I put $82,000 into a solicitors trust account in escrow for 12 months.  This solicitor fraudulently took this money within weeks of my deposit.  This amount was to be returned to me in its entirety due to loss of clients and was earmarked to clear debt 12 months after depositing.

On investigation with QLD Law Society, the 'solicitor' was not registered, and had he been registered I could have claimed the full amount from their fidelity fund and all would have been fine.  I submitted a claim anyway to them and failed.

The theft was reported to QLD Police for investigation.  After several years QPS found him after several fake addresses. They have told me they don't believe he has any money and that a criminal prosecution is the best outcome.  His hearing has come up in court twice and both times he hasn't attended and each time another warrant goes out for his arrest.  There is clear evidence of guilt and the DPP now has the file.

It is now 7 years since this was found and I have exhausted every avenue for compensation and have nothing.  I resigned to not getting anything many years ago.  I continue to pursue the criminal aspect but have no support.  DPP have a support officer for the victims of serious violent crime only.  They refer me to QPS.  QPS don't actively follow up on arrest warrants.  I feel like I am the only one chasing this criminal.

Financially, I tried to keep my business afloat for the next 5 years.  Not receiving that $80K back was cost the business approximately $450,000 over those 5 years.  I eventually sold the business in 2015 and walked away with additional personal debt of $180,000 that would not have existed otherwise.  I am 52 this year and cannot see how I will now pay off our home loan before I retire.

Personally, my mental health suffered.  I was on depression medication for 5 years, and probably still should be.  I didn't want to stay on the medication after I sold the business so stopped taking them.  I still feel depressed and every day I battle to stay up.  My entire personality has changed, I don't trust people and have lost close contact with a lot of friends.  My relationship has suffered with my wife and she is also affected by this.  My 2 daughters have grown up through their teenage years seeing me as angry and depressed, that's who they think I am, when I know I am not.  I was never like this before and I struggle seeing myself this way knowing who I was previously.

I don't deny victims of violent crime compensation in your proposal, I agree with it.  I believe in my experience that I have suffered significantly financially, emotionally and with my mental health even though the crime wasn't violent.  I have no way of compensation now, or under your proposal.  I suspect there would be plenty of others in a similar situation.

I hope you could consider reviewing the the definition of 'victim of crime' to include those affected in other ways, financially which can be quantified, or mentally injured as a result of crime without violence.

Thank you for the opportunity to provide feedback.

Grant Wilson