

Separate the commercial and depositors banking operations, from so-called investment and merchant banking, so that depositors' funds are not at risk. Legislate to deny derivative speculation to be allowed in commercial banking, and to strengthen deposit levels. I believe allowing or legislating for banks to be bailed-out by depositors, is not in the over-riding or long term interests of the Australian people. Allow investment banks, who caused the financial crash of 2008, to sink or swim under their own speculation.