

To Whom it may concern,

my submission, as  
is asked for, by FSI panel.

Please do not instal Bail - in to rob  
bank customers of their savings in case  
of To Big To Fail Banks, failing.  
(And they will fail)

Do put in place GLASS-STEAGALL as  
Pres. Roosevelt did in 1933-34.

Ring fencing is not an effective way.  
The Investment Banks must be sep-  
erated from Money Lending Institutions.

No Cyprus Crisis for us please.

Yours sincerely,

Rudolf Herms

53 Serena Drive

Beaundesert

4285.

0403776432