

To strata committee members on strata plan 10775 and others

I HOPE YOU SEE WHERE THIS COMPLAINT TO MACQUARIE BANK CLIENT CARE TEAM (NO. 15857484) FROM PROPERTY OWNER LIVING ON THE LOT UNDER STRATA PLAN 10775 IN GLEBE, NSW IS GOING AND WILL CONTACT THE MINISTER FOR EDUCATION, JASON CLARE, TO ADDRESS THESE MATTERS

USE OF DEFT AND SMATA SHOWS THE LIAISON BETWEEN MACQUARIE BANK AND STRATA MANAGERS APPEARS ANTI-COMPETITIVE AND CONSTRUCTED AGAINST THE INTERESTS OF MOST AUSTRALIANS AND OTHER PEOPLE OWNING, LIVING, RENTING AND WORKING ON THE GROUNDS (ONE USES ONE'S OWN CASE AS A REPRESENTATIVE REGIONAL EXAMPLE, ASKING WHAT OTHERS MIGHT LEND TO THIS ACTION).

This is to keep you up to date with the complaint (**No. 15857484**) I made to Macquarie Bank Client Care Team, about why I hate and fear Macquarie Bank. I refer you again to my complaint and to the response I received from **Amber Philip** | Client Care Specialist | Client Experience | Macquarie Group, later below.

Basically, my complaints and related evidence shows that the liaison between Macquarie Bank and strata managers appears anti-competitive and constructed against the interests of most Australian and other people owning, living, renting and working on the particular strata building and grounds. One uses one's own case and evidence as a representative regional example, asking others for information and help in this action.

Amber Philip's email states I should go back to Whelan Property Group and forward to the Australian Financial Complaints Authority (AFCA) to resolve most of my complaints, the substance of which she largely ignores. I agree and will have a go when I get back from my sister's funeral in Brisbane at the end of next week. I will address related life and death matters later as we all have to live and die somewhere, including and increasingly it seems in strata housing, before or after going into a nursing home and palliative care.

I have never wanted to care for my neighbours, so have largely ignored all cancers, whether neighbours died from them or not. On the other hand, we all must die, especially when old, like me at 76. Keep it in mind because assisted dying acts have recently been passed in all our states. I hope I won't be hanging on anywhere, dependant on others, waiting for God. After seeing the National Press Club on ABC TV, I will also address Jason Clare, Education Minister, as his Labor views appear unfortunately partial to the interests of service provider associations, rather than to the whole community interests he is ideally expected to represent in government. See Wikipedia for example. I will address this after my sister's funeral.

I guess that it may be ***particularly in regard to my question of who pays and owns the interest on Strata Plan and individual accounts***, which the Macquarie Client Care Specialist email refers to, in regard to Whelan Property Group issues between us, which apparently include:

- *what type of accounts they hold with us (if they hold a CMA), what interest they earn, who benefits from that interest, and who may owe outstanding funds to the strata group.*

We don't know why 8 out of 18 townhouse owners haven't paid their full levies and whether this is due to the kind of problems I complained about repeatedly but unsuccessfully, while also being unwilling to use DEFT and SMATA for many reasons discussed yet again below and attached. If you know what a CMA is, or can provide any other helpful information it would be good.

Sydney Water tried to be their usual helpful selves by providing the information later below. Its common sense reminds me how obnoxious the DEFT and SMATA joint practices appear to be and I think it is worth trying to get to the bottom of this through the offices of Rose Jackson, the NSW Minister for Water, Minister for Housing, Minister for Homelessness, Minister for Mental Health, Minister for Youth, and Minister for the North Coast, as well as Fair Trading, as Sydney Water suggested, along with others who may take an interest.

On a related environmental matter, I note the Fire Safety Statement under Part 12 of the Environmental Planning and Assessment (Development Certification and Fire Safety Act) Regulation should be put on our notice board and hope I never see them again for at least five years instead of every six months, where they find other stuff to complain about and charge for changes. As I have said many times, our garage is entirely open to the street as well as on two other sides. Our townhouses are on 3 levels with balconies and sliding plate glass doors, on 2 of 4 sides. If anyone couldn't get out of here easily in a fire, they must have been dead already. We appear as sitting ducks for easily and foolishly targeted industry and bank money-making ventures. I don't want concerns about health, safety or communication added to my levies in ways I don't need or want.

Grateful for any advice or information. Cheers, Carol O'Donnell, St James Court, 10/11 Rosebank St. Glebe, www.Carolodonnell.com.au

FIRST RESPONSE TO COMPLAINT (NO. 15857484) TO MACQUARIE BANK CLIENT CARE TEAM BASED

From Amber Philip | Client Care Specialist | Client Experience | Macquarie Group,

Dear Carol,

Thank you for your in-depth email, and feedback regarding Macquarie bank operations with your strata managers accounts.

Firstly, we wanted to assure you that your feedback has been recorded as a formal complaint on your behalf. This will ensure the relevant internal stakeholders review how we may improve our DEFT systems, and information in the future. **(She helped a little but see my response later.)**

DEFT offers a range of digital and non-digital payment options to our billers, of which only direct debit requires the payer to register via our website. Each biller chooses

which payment options to offer to their customers based on their individual business needs. We encourage you to speak with your biller if you'd like to discuss how they accept payments in their business. ***(I try to but am told to get a reply will cost me \$190 an hour.)***

Additionally, you mentioned concerns regarding the registration with DEFT, and the collection of information required by various laws, including the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth). ***(I did so as I explained, because the ownership of property is an increasingly sensitive matter in many related regions, including Glebe in Sydney. The treatment of it is therefore vital to many.)***

When registering with us you agree to the handling of your personal information in accordance with our Privacy Policy. Our [Privacy Policy](#) contains further details about our handling of personal information, complaints, website privacy and information regarding your rights to request access to or correct information we hold. All personal information including account details are stored in an encrypted secure database and handled in accordance with our [Privacy policy](#). ***(The Privacy policy is in the PDF referred to later but can't be got easily online, as I mentioned.)***

In your email to us, you mentioned difficulties when registering for the DEFT platform. You can find a step by step guide on how to register via the [DEFT guide for payers](#). This should allow you to register to be able to pay using DEFT. Please note that you do not need to register for DEFT in order to make one off card payments online and over the phone. Registering for DEFT allows you to pay by card or bank account and to set up scheduled payments. It also provides additional benefits such as the ability to keep track of your payment history and easy management of multiple reference numbers. ***(The point I have made, time and again, is that I find it exceptionally hard to register with DEFT, which I hate and distrust, whenever I try. I don't want the credit card fee charges so will continue to pay by cheque.)***

To address your concerns regarding your Strata Manager's usage of Macquarie Bank accounts, we are unable to provide you this information as you are not an authorised party on the accounts held by Whelan Property Group Pty Ltd. If you would like information regarding how they operate their accounts with us, you will need to speak to them directly. This includes, what type of accounts they hold with us (if they hold a CMA), what interest they earn, who benefits from that interest, and who may owe outstanding funds to the strata group. ***(I will ask many others about this further.)***

We are unable to locate any additional complaints raised by yourself from your email provided. ***(Surely, they weren't trying? See the complaints I made later below and attached.)***

As such, we can only comment on the emails you have sent to our client admin team, and attached to this complaint case reference.

Thank you for the opportunity to review and respond to your concerns. We understand the above information addresses your complaint raised to us.

(They must be kidding in apparently suggesting they have resolved my complaint by referring me to my strata manager. This is avoidance of all systemic problems based on personal and expert evidence that I have raised as the results of an apparently dysfunctional liaison for all Australians between the Macquarie Bank and strata managers. This is not just anti-competitive financial behaviour, it undermines Australian government and other attempts to provide good and reliable service to people owning, living and working on strata and related grounds.)

If you're still dissatisfied with the proposed resolution, you may also lodge a dispute with the Australian Financial Complaints Authority (AFCA). They're an external dispute resolution body who provide fair and independent complaint resolution service, which is free for customers to access:

Membership Number	10019
Email:	info@afca.org.au
Phone:	1800 931 678 (free call)
Postal address:	GPO Box 3, Melbourne, VIC, 3001
Website:	www.afca.org.au

We need to let you know that time limits may apply when you raise a complaint to AFCA, please consult the AFCA website to find out if or when a time limit relevant to your circumstances expires. AFCA is bound by its own rules, your complaint may or may not be within its jurisdiction.

Kind regards,

Amber Philip | Client Care Specialist | Client Experience | Macquarie Group
T 1800 899 485 | F 1800 550 140

**RESPONSE ABOUT COMPLAINT (NO. 15857484) TO MACQUARIE BANK
CLIENT CARE TEAM**

Hi Amber

Thank you for your advice to take the matters you refer to further with my strata manager, (Whelan Property Group, who you also refer to as my biller), and with the Australian Financial Complaints Authority (AFCA). I will do both when I return from my sister's funeral in Brisbane. I refer a related email I have sent about this dispute

to members of the strata committee, Whelan Property Group and others, to keep them informed in the interim. However, I find any view of yours that my complaint against Macquarie Bank is solved, avoids all systemic problems based on personal and expert evidence that I have also raised previously with bodies such as the Retail Deposits Inquiry of the Australian Consumer and Competition Commission. I attach these concerns again for the continuing attention of those interested in these Australian banking and housing policy matters.

One of my main points is that I do not wish to register with Macquarie DEFT to pay my levies to manage my business because to do so would be poor business practice not only for me, but for what will become the large majority of Australians who appear dependant on finding accommodation or work under strata legislation in future, I guess.

I know what the supposed benefits of DEFT are, because I have a copy of the original DEFT promotion which claims a DEFT log-in and registration with a related password with personal details is the best way to manage my account. It isn't compared with what I am doing now, which is paying my levies by cheque because I have found Macquarie Bank and strata management nexus to be seriously high-risk, anti-competitive and irrational for the Australian people, including and starting with my own affairs.

I know my strata manager makes other strata levy payment options available and I use them. On the evidence since July 2019, however, the rising number of unpaid bills and unclear allocation of fund interest and investment allocations of strata plan 10775 appear likely to be a growing concern for any timely and effective management. Management costs, mistakes and payment delays appear to prevail instead.

You suggest I also talk to my biller about other ways I might pay my quarterly levies other than through DEFT registration. My point is that I've never wanted to use DEFT registration. Then I tried to use DEFT registration and couldn't. I don't see why I must have a DEFT registration to use B-Pay. I will explore this and other matters further with my biller, as you call my strata manager.

The nub of my general complaint is that everybody is acting as if they were in league with Macquarie Bank objectives, and I guess this is wrongly directed against the interests of those owning, living and working on the grounds. I feared the adoption of DEFT and SMATA would generally lead to practices promoting ignorance, late payment and associated costs to the strata plan, and since the last AGM in November 2022 I appear to be right on the evidence that 8 out of 18 townhouses have not paid their full quarterly levies and related rising costs are being run up and planned which all strata owners appear expected to pay as usual, whether we all vote or not.

A strata plan cannot be well managed if those who are expected to manage it appear largely ignorant about how it might best be managed for property owners, renters and others dependant on the strata plot or its construction for their living. The result of DEFT and SMATA use has left me hostile to the Macquarie Bank as an international trading bank acting against the majority of national, corporate and

individuals' interests by making Australia into an anti-competitive and failing nation in comparatively new international environments. IT like DEFT and SMATA and related trading practices are fleecing most poorer Australians easily and unhelpfully for those at the IT top. This isn't Utopia it is our growing costly IT chaos below.

When DEFT payment systems were raised with the strata committee by my biller (who is the same biller for all of us owners of 18 townhouses) I guess, I thought DEFT introduction was such a bad idea for stakeholders (including me at the bottom, followed by renters and would-be renters) that I wrote away for a **Product Disclosure Statement for the Macquarie DEFT payment systems** in hard copy. You will recall I had been told:

We've introduced some great new features to make your payments a breeze:

A DEFT wallet that makes it easy to securely store multiple bank account and card numbers. (I don't have multiple bank account and card numbers, and having read the Product Disclosure Statement about DEFT, I wouldn't want to risk giving them to Macquarie Bank.)

Receive a notification if a payment is unsuccessful, so you know you're always up to date in your DEFT payments. (I have never made an unsuccessful payment as far as I recall, so why should I want to switch to making unsuccessful payments to Macquarie?)

Easily manage multiple DEFT reference numbers. (I don't have any reference numbers to manage now. Why should I want some with DEFT?)

The DEFT PDF, stated clearly (p.3) that its newly instituted practice might be high-risk practice to owners and renters of property in Australia. That was my experience for the many reasons of complaint I had previously raised with my strata manager, and in my complaints to the Macquarie Bank Client Care Team.

From the vantage point of July 2023, it was strongly confirmed for me that the DEFT Payer Product Disclosure Statement must seem strangely frank, clear and alarming to anyone like me who has been familiar with the principles of good service provision in government administration, whether they have usually been followed in practice or not. With the benefit of hindsight in 2023, I point out again, according to the evidence presented to Macquarie Bank, the worst risks indicated by the DEFT Payer Product Disclosure Statement and my related predictions came true. I had feared these risks immediately after I read the DEFT PDS and also as a result of the intervening period until now and our dispute.

Again, I thank you for your prompt and helpful suggestions to take the matter further. I will. Initial dispute files are below, plus evidence attached. I will leave the related discussion of the treatment of renovations, bi-laws and the Seal of the Crown for another time as I am currently in despair about the trade union movement and Labor understanding of its appropriate relationships with government and small business in the new world order.

Carol O'Donnell, St James Court, 10/11 Rosebank St., Glebe, Sydney 2037
www.Carolodonnell.com.au

FORMAL COMPLAINT TO MACQUARIE BANK CLIENT CARE TEAM (NO. 15857484) FROM PROPERTY OWNER LIVING ON THE LOT UNDER STRATA PLAN 10775 IN GLEBE, NSW. (See Carol O'Donnell, St James Court, 10/11 Rosebank Street, Glebe, Sydney 2037. www.Carolodonnell.com.au)

ON MY LATEST PERSONAL CONCERNS ABOUT MACQUARIE BANK AND ITS APPARENTLY EXCLUSIVE ALLIANCE WITH WHELAN PROPERTY GROUP AND OTHER STRATA MANAGERS. HOW DO I GET ANOTHER BANK WITHOUT SELLING MY HOME? I HAVE GOOD REASON TO HATE MACQUARIE BANK BELOW AND ATTACHED

On 3/7/2023, I complained to The Client Care Team at Macquarie Bank Limited primarily about the difficulty of accessing its online DEFT registration portal to pay my quarterly levies successfully for my town-house under strata plan 10775. When I received my most recent quarterly levy notice from Whelan Property Group it requested \$2420.80, due in April 2023. This notice came to me only after my multiple promptings by phone and email to Whelan Property Group, to tell them it was due, and I wanted it sent by email, as I had requested repeatedly during 2022. I was nervous to know the rapidly rising amount which Whelan Property Group would request, so that I could plan my affairs in a reasonable and timely manner. I shouldn't have bothered to pay the right amount on time because nobody else does?

I had decided I would use BPay to pay the latest levy request from my NAB account. (I often do this where I don't wish to pay such a large amount by credit card, incurring the fees). Because Macquarie Bank and NAB don't have a relationship, (I can only guess), I had to be registered for DEFT to use BPay. I tried to register, and found I couldn't follow the website instructions effectively to get the registration. When I complained about this to Macquarie Bank and asked for further information or help, I was told to contact NAB about the matter. I replied that NAB is not at fault and that I wanted Macquarie to fix its many practices which were unacceptable to me, as a person in search of stable, effective management I can trust for apparently good reason. I also addressed matters I had first brought up with others, in complaints in attachments.

The Macquarie Client Care Team gave me the number 15857484. I quote this again, as my original complaint wording has been expunged from my records, because of the conveniently stupid way Macquarie Bank Ltd. handles complaints so nobody bothers. The Client Care Team retains all knowledge. Different Team Members may confront the complaint anew each time, without a clear ongoing record being available immediately for the Team members or any others to consult, let alone help the correct memory of the complainant - me. I couldn't access Macquarie Bank complaints handling policy without agreeing to accept their cookies. Forget it. This seems like too many polite people I don't trust who can go into hiding any time they like, to avoid dealing with any complaint other than referring it to lawyers, while still raking in money for increasingly poor, costly and unreliable service. (I particularly address events in 2022 and 2023 here. Does quiet quitting matter more than stupid service systems for productivity in Australia? (I will be buggered if I know, but who really cares and why? The poorest?)

The Macquarie Bank relationship with strata managers has seemed very clearly anti-competitive to me since the last Annual General Meeting (AGM) of Strata Plan 10775, in November 2022, for example. On 3/7/2023 I asked the Client Care Team at Macquarie Bank,

as I recall, if I could ever expect to see a cash management account again from Whelan Property Group. Was I simply expected to keep paying out strata levies on rising request? Should I assume cheques would disappear soon as an available method of payment?

The general management spirit at Macquarie and Whelan Property Group appears increasingly to be to let the machines do the work while they sit back and bring in the money at will for themselves and their increasing number of legal, financial and other trade partners and dependants. I am told that all known strata managers appear to use Macquarie Bank. I love my home and hate the Macquarie bank. How can I change the latter without changing the strata manager from Whelan or Verdun Walsh or another suitably qualified person or company reasonably close to the plot? On experience I assume the growing and anti-competitive alliance between Macquarie Bank and strata managers must have a horrific effect on rents and ownership costs in this area. A lot of confused paper handling and cost for owners would be saved, for example, by paying the groundsman to organise the simple services and repairs required at St James Court. (The place is managed instead to keep everybody dumb and to raise continuing and continual expenses. This feels like having a growing lot of comparatively useless leaches on my body – very scary.)

As a property owner at St James Court in Glebe, I have lived on the plot since 1994 and hope to continue to do so. I am 76 and highly aware that women younger than myself are being pushed towards homelessness daily. I guess this is largely the result of sharp practice merchants like the Macquarie Bank and its poor administration. As a home owner and forced Macquarie customer I feel increasingly controlled by those who apparently seek to fleece the strata owner or renter better by charging the account for their increasing range of professional specialist actions and alliances, which they also manage poorly for themselves in many cases. (Who knows if government ownership would be better?)

I address these consumer interest and general service matters now and again, particularly referring now to their electronic funds transfer and document storage systems DEFT and SMATA. I address them in 2022 and 2023. DEFT seemed better in its earlier days as its statements of income and expenditure were far clearer in meaning and more reliably regular to the consumer and home owner. I address this further later. To cut many long stories short, Macquarie Bank now appears to encourage anti-competitive, hands off, management practices, where only the machines are expected to interact unless the expanding crowd behind them are making much bigger money by a more personal action.

See earlier correspondence on these matters attached, with Whelan Property Group, real estate peers, relevant government representatives and others, for example. After complaining about new, increasing, slow and potentially wrong Macquarie Bank and strata levy payment and cash management systems produced by Whelan through its relations with Macquarie Bank and its DEFT and SMATA administration, I gave up.

Nevertheless, shortly after my most recent complaint to the Client Care Team at Macquarie Bank (3.7.2023), I was promised a reply to my complaint if I quote the number 15857484. Next day (4.7.2023) I received an Income and Expenditure Statement (for the financial year to date 01/10/22 to 30.06.23). This was the first time I had received such information from Whelan Property Group since the AGM of our strata plan in November 2022. As these accounts were previously sent quarterly, then monthly, and appeared regularly by email, I was alarmed by the new and continuing lack of any. (I was already

disturbed by the apparently unclear, unavailable, rising, poorly gathered and recorded levy payments and charges expected by Whelan Property Group during 2022 and 2023.) It seems a huge number of people are dealing with the affairs of small numbers of people owning and living in 18 townhouses, compared with the past. I draw on the lessons of Medicare to address these matters with the Aged Care Task Force recently set up by the federal Labor government attached.

I address the Minister for Indigenous Affairs, Linda Burney, on the coming Voice referendum in regard to related housing matters later, attached and following this. If government thinks it should put money behind the current Macquarie bank administrative practices, in this strata housing area, I guess it is shooting Australian residents and itself in both feet simultaneously, while pretending to favour the former. Good government can be more sensible than market operation will ever be, because its primary aim is service to the regional people in their shorter and longer terms. Government funds should seek to shape the market through the contract, to judge particular outcomes reasonably well for comparative democratic purposes in serving the regions and others more broadly. Ideally this concentrates first on those poorest. In my view, the use of Australian Carbon Credit Units (ACCUs) appears better addressed in some regionally related fixed price light rather than as described in the most enlightening article entitled **ACCUs slide as traders face supply glut** in the Australian Financial Review (AFR 7.7.23, p,19). The market trading mechanism seems a blunt, uncertain and increasingly expensive tool for expecting results other than from those who are already richest? The sheer mystery of the mechanism is enough to drive the smaller producer to drink before financial advisers or banks? I addressed related land and housing matters with the Aged Care Task Force attached, noting these appear state, not federal matters.

Under the global circumstances apparently being led by Macquarie Bank, current Australian newspaper and TV mass coverage of aboriginal Voice in the Constitution and parliament seems like fiddling with deckchairs on the Titanic after putting them in the centre of a regional sinking ship. (In retrospect I recognise that in January 2020, I saw big, empty chairs for religious leaders roped off in a Colombo airport, before the sedate Sri Lankan uprising later. I question the Macquarie Bank administrative practices as uncaring, stupid and costly for us, the owners, renters and others living at St James Court, or not. I deal with related matters below and provide supporting information attached. I guess Sri Lankans have had far longer than Australians to think about what it might mean to be an indigenous person, rather than anything else. Ask.

I GOT THE BALANCE SHEET AND ACCOUNTS ON STRATA 10775 AS AT 30/06/2023 FROM WHELAN PROPERTY GROUP ON 4.7.23 AND COMMENT ON THEM BELOW.

As the owner of No. 10, I own and live in one of the 18 townhouses at St James Court, in Glebe, which has been managed by Whelan's Property Group since March 2019. Prior to that it was managed by Verdun Walsh. I am also a member of the strata committee as I have largely continued to be since moving here in 1994. **I make comments below in the light of being presented with the Balance Sheet for our strata plan to the end of June, 2023.** I deal with additional matters which alarm me in the light of our history **since the AGM of November 2022.** Attachments contain longer historical, regional and place-based analysis.

The **Income and Expenditure Statement for the financial year to date 01/10/2022 to 30/06/2023 from Whelan Property Group** is addressed to discuss:

1. The Aged Arrears List (Unpaid levy debts) (p.5) 2. The treatment of interest on the strata plan 10775 Administrative Fund; the Capital Works Fund and the Bank and Investment Balances in the Investment Account for SP10775

Although I have no expertise or capacity for judging the financial veracity of the particular amounts recorded, I have nevertheless been alarmed about the many changes occurring in Macquarie Bank practice with Whelan Property Group since their contract with us in March 2019. These accounts appear to be increasingly irregular and costly treatments, apparently prone to financial entry delays and errors. There has often been little or no explanation or preparation for coming Macquarie bank changes in expected practices and costs. They just happened or were apparently engineered by Whelan Group for some related professional groups, rather than as a result of any simpler, better, cheaper, knowledge of these particular grounds and what is needed or wanted here. I address DEFT and SMATA, etc. attached.

THE AGED ARREARS LIST: STRATA LEVIES ARE LISTED AS REMAINING OUTSTANDING FOR 8 OUT OF 18 TOWNHOUSES. WHY IS THIS SO? WHO CARES? WHO WANTS OR THINKS THEY NEED TO DO ANYTHING ABOUT IT? NOT MACQUARIE OR WHELAN'S PROPERTY GROUP?

I guess in some cases the answer to the question of why **8 out of 18** townhouses haven't paid levies, is that these people haven't received their levy notices by email or as usual since before the AGM in 2022. Whelan Property Group, like Verdun Walsh before it, previously sent all their communications to me by email explanatory letter with relevant email attachments to explain their practices further. I assume the same practices were adopted with other owners of property. Since SMATA came along in 2022 I have repeatedly found that nobody has sent me email information about my levies due and when I have requested them by phone and email, they remained unsent. I received the first **Income and Expenditure Statement** in 2023 and make the related ignorant observations below about them. I am only 1 of 18 owners who each may have many different IT and related access expectations totally unknown to me. Email and phone should be reliable contact.

I also refer to earlier concerns attached. I won't be waiting for any reply as Whelan Property Group appears to be billing for items like lawyers, with time to itemise every possible action in financial terms. I guess any reply to me would cost the strata plan heaps, so that it would be unwilling to pay for it. Under the circumstances one nevertheless wonders what the standard management fee is covering now. The contract we signed with Whelan Property Group in March 2019 appears to have increasingly been discarded in favour of other industry operations.

I guess this increasing delay and cost has been severely exacerbated by the apparently huge number of people on Whelan Property Group staff who appear to be dealing with strata plan 10775 financial matters and who appear to turn over with increasing rapidity. I wonder how any organization can operate their services well in these management circumstances. Strata plan 10775 owners voted to change from Verdun Property Group to Whelan Property Group as strata managers. The change in March 2019 cost us a bundle. We changed on the promise that the walls at the back of No. 11 and the front of the building would be finally fixed, because Whelan dealt with adjoining properties. It still isn't

finished. Because of their major associations with Macquarie Bank and each other, I guess changing strata managers is rarely a useful move.

I recall the years before our strata committee changed to Whelan Property Group in 2019, for example, because I had total confidence that Deanne Hinton of Verdun Walsh managed and knew the whereabouts of all 18 townhouses at St James Court far better than we owners living on site ever did, including about any related industrial or other surrounding matters. I personally had great confidence in her capacity to manage in a knowledgeable, helpful and honest way. I felt threatened by actions of plumbers and their associates before the global financial crisis of 2008, however. I argued against searching for more asbestos potentially in the grounds, for many reasons, for example. Thankfully the St James Court grounds and rubbish accumulating in these grounds, garages, Rosebank Street and lanes leading to the rear of the St James Court building now appear much better managed these days. This was not a quick process. It took years and years and years. God only knows where the rubbish ends up but it's a nice change not to be living in a roadside and related constant rubbish tip. I address regional health and housing matters later in regard to the indigenous voice, alone, religious or not, in Australian and global trading contexts.

ADMINISTRATIVE FUNDS, CAPITAL WORKS FUNDS, BANK AND INVESTMENT BALANCES AND THE INTEREST ON ALL THESE ACCOUNTS: WHERE IS IT? WHO OWNS IT? SURELY IT MUST BE SOMEHOW AGREED AND OWNED BY THE STRATA PLAN OWNERS, ACCORDING TO LAW?

I understand the current Australian interest rate, according to the Reserve Bank is currently 4.1% and has risen from a lower base. Big industry super funds like Australian Super or Aware Super appear to be making around 9% on their current investments. I have received less interest on funds with NAB. No worries. One wonders at the lack of apparent interest in providing clear information about interest, in regard to strata plan 10775, managed by Whelan Property Group and Macquarie Bank.

The only reference to the term '*interest*', I can find in the accounts refers **to interest on arrears** in the Administrative Funds; and the Capital Works funds. I've got no idea what the term Investments (\$50,699) in the Balance Sheet as at 30.6.23 refers to (p. 1).

In regard to the third fund, titled Bank and Investment Balance (Cash held in Trust Account for SP 10775 at Macquarie Bank Ltd.) one wonders:

Where is the interest, who owns it, and was the establishment of the Investment Account legal without the clear and individual consent of owners of strata plan 10775? I would never consent if I had known about it, as I now hate and distrust Macquarie Bank operations. I would like to change banks but am told by strata managers that they all use Macquarie Bank. What would you advise I do? I don't want to sell my town house to get rid of this frightening and controlling alliance of theirs, so I will put up with it unless I feel financially forced to sell my place. I assume the real estate locals then look forward to acting in new exchanges in a global market where there are plenty of comparatively rich Australian insiders and outsiders looking to increase their Sydney housing portfolios to bid up all prices and reap greater profits via Air BnB.

WHO ASKED TO SET UP THE CASH TRUST ACCOUNT WITH MACQUARIE BANK, USING THE INCREASING LEVIES OF OWNERS OF SP 10775?

I DOUBT I WAS ASKED. I WONDER WHO BENEFITS FROM INTEREST ON THIS AND OTHER ACCOUNTS I DID AUTHORISE TO SERVE SP 10775.

ARE MACQUARIE BANK AND WHELAN PROPERTY TRADING ON THEIR OWN ACCOUNT AND USING OUR MONEY AGAINST THE LAW?

The day before I received these balance sheet accounts, I had complained to the Macquarie Bank that I would be paying my strata fees by cheque again, even though I had not received my levy notice for the second or third time, in spite of phoning and writing. (I actually like to receive and pay my bills on time, because I see it as part of good management.) I can only guess about others. I guess Macquarie Bank, Whelan Property Group and others don't care whether I know about or pay on time or not because strata managers will still keep on raking in money for Macquarie bank and all strata managers, real estate agents and others in the industry. If I'm forced out because I can no longer afford to pay rising bills or rents, the house will be sold so the industry makes a lot more money as a result. I speak as one who remembers the many royal commissions which have looked into building industry collapses and found that increasingly late payment of money owed was practiced and tolerated most easily by the largest construction industry firms while others collapsed as competitive financial cycles increased.

I don't know if the points I make here and attached about erratic, anti-competitive and costly administrative arrangements pursued by the Macquarie Bank, which are apparently against most native property owner and renter interests, are relevant to the operations of the National Anti-Corruption Commission. However, I hope they are noted as I would never countenance paying for lawyers' uncertain, controlling and adversarial offices myself. I seek more simple and fair agreement, not just winning the case and losing the particular war as usual.

HISTORY OF CONCERNS WITH WHELAN PROPERTY GROUP RELIANCE ON MACQUARIE BANK, STARTING BEFORE THE 2022 AGM. THE UNFAIRLY UNACCEPTABLE AND COSTLY USE OF BY-LAWS ARE ALSO RAISED WITH THE STRATA COMMITTEE AND OTHERS ATTACHED.

Before and after the AGM of our strata plan in November 2022, I had been particularly wondering what our quarterly levies would be in practice for 2023, as distinct from in AGM 2022 theory. At the 2022 AGM, the cash management account for the year ended in September 2022. We hadn't had one since to my personal knowledge. This is most unusual, as we used to get them every month.

At the AGM in November 2022, the Proposed Levy Schedule to apply from 01.10.2022 to each of our 18 townhouses, was given to us all. I expected to pay a quarterly total of \$1951.50. This occurred after substantial levy increases from **\$1447.90** during earlier periods of 2022 and a **special request levy of \$10,000**, which I supported at that time, on the expectation that the perimeter walls we contracted with Whelan in 2019 would be finally completed. On 23.3.23 I rang and emailed Whelan's office to find out whether sending out my notice of levies had been overlooked and, if so, could it be resent. I heard nothing back until I rang and emailed again on 29.3.23. **I was sent a levy bill for \$2420.80.** This sudden big increase over AGM expectations alarmed me, so I only paid the more normal account, **as defined at the 2022 AGM.** God knows what other owners of strata plan 10775 were asked for and whether they received the levy notice at all, let alone paid

it. I paid the additional amount requested after discussions later. (You can't fight Macquarie Bank?)

We are still waiting for the wall at the back of No. 11 and at the front of the building to be fixed and I am growing more alarmed by the related learning that strata managers and other real estate agents claim that all strata managers use Macquarie Bank. I have also learned of men delivering services to this plot who have not been paid for their service here, and who have spent a lot of time chasing their money, with members of the strata committee.

Earlier in 2022, when I learned by email about the introduction of SMATA and was invited to access its portal, I wrote.

"I hope I will be able to access the SMATA filing system easily. If not, I won't use it. I worry that nobody or too few owners or their agents will. Who will ensure SMATA is maintained and used in a proper and timely manner? Whose responsibility is it to know if strata levies are paid and repairs are carried out in a proper, fair and timely fashion, for example? I would hate to see email communication and attachments replaced by ZOOM meetings, or nothing except self-reference to SMATA filing, for example.

Over many years, I have also grown to expect regular quarterly or monthly financial statements, quarterly notice of levies and statements of income and expenditure, and at least an AGM from the strata manager. If some owners forget to pay their regular building and insurance levies, for example, how will anyone else know or be expected to act when SMATA filing is upon us?

I can easily see why others may have different needs and far prefer the phone to email for their particular communications. However, I am very old and forgetful as well as generally incompetent and fearful with newer technology so would not like to find SMATA hard to use.

Macquarie Bank administrative systems appear organised to keep us each as ignorant as possible of our own and associated others affairs on the St James Court ground, while taking as much money from us as possible. There appear to be increasing opportunities for mistaken, slow and unfair treatment for all beneath their normal notice. Yet these are owners, residents and customers servicing the plots that the bank is also supposed to provide with good service. If this kind of management occurred in health care a lot more of us would be dead a lot earlier.

Macquarie procedures extract from the grounds on whim, apparently known only to DEFT and SMATA operators, unless we pay them \$190 per hour to talk about the schemes that they forced on us. They make up the rules as they like. They have the gall to expect us to pay for information where once we had access to it in email forms which appeared far more reliable, consistent, cheap and easy for all owners, strata or other real estate agents or service providers to acquire and apply in timely ways in practice. First Silicon Valley Bank failed in 2023 and then Credit Suisse Bank after it. I guess people like us are expected to prop these investment banking scumbags up and shut up about it. I've been happy with NAB for decades. It has managed my income and savings well according to my monthly check. Westpac gave me great advice about trailing commissions in a property contract after I had been given the rush by agents and property lawyers in Queensland. (I blessed Westpac for that.) I've no objection to Commonwealth or ANZ as I can only assume they are

not yet behaving like Macquarie Bank, which, I am told, has an agreement with all real estate agents in NSW that Macquarie should be their banker. I am frightened of Macquarie.

REGIONAL HOUSING MANAGEMENT MATTERS AND THE DEBATE ON AN INDIGENOUS VOICE IN THE CONSTITUTION AND PARLIAMENT

Whenever I have heard Linda Burney, the current federal Minister for Indigenous Affairs, speak, I have been impressed and won over to her direction. I have sometimes then rejected it on more mature reflection and knowledge of how legal and financial systems may commonly rule together, to benefit themselves and a comparatively small number of mates in ways which appear increasingly wrong for the particular region and country. These matters are addressed again below and attached, in disability support, aged care and housing, for example.

I first heard Linda Burney speak in the 1980s, when I worked for NSW government. It was a time when it was common for like-minded men's associations to stick together for strength at all costs, staying silent or backing each other up over their associated interpretation of matters. Burney was then Chairperson of the NSW State Reconciliation Committee and Member of the NSW Crime Prevention Council. She began her speech by acknowledging that she stood on the traditional land of the Eora people. She said that although her titles might sound very grand, they also involved a lot of work, with most of it voluntary. She said she had come to the view that there is no pan-Aboriginal perspective, and that each Aboriginal person can really only speak for him or herself, the same as anybody else. She also pointed out that, for the first ten years of her life, before the 1967 national referendum on voting for Aboriginal people, her existence was noted as if she were living under the Flora and Fauna Act of NSW, rather than as a registered voter. Burney asked us to think carefully about the meaning of this, and pointed out indigenous people have spent their lives looking into the mirror of Australian society and seeing nothing, or an incredibly distorted image.

I was so impressed by what Burney said then that I wrote it down to report upon later, including when I spent eleven years as a teacher of students in health care, at the Faculty of Health Sciences at Sydney University. I am still guided by what she said in the 1980s, but it seemed a relatively new position then. I guess we all must be judged racist to the extent that we usually have little or no idea about the particular experiences and backgrounds of others to whom we respond. We normally act to manage risk to ourselves in the usual ways we see it, on the basis of our own slight knowledge and experience. This may be comparatively broadly or narrowly specialised, and long or short, for example. All we can usually do, however, is judge by our own particular standards, which we have normally learned from those closest since birth. The potential for everybody to obtain more knowledge of the world around us has increased hugely with reading, writing, phone, radio, TV, computer, internet, mobile phone and other ways of communicating to provide an information service, or to entertain, or both. From this perspective, which is also personal, making money appears to be a secondary aim for many. The first is good personal service.

In 2023 I heard Linda Burney and others speak at the Evatt Foundation at Sydney University about the Aboriginal Statement from the Heart and its related intent for a referendum on an indigenous Voice in the Constitution and parliament. There are a lot more women and people of aboriginal descent in parliament now, particularly given that self-identified aborigines comprise only 3% of the Australian population. However, I thought the directions Burney and others suggested could lead to greater regional and aboriginal learning and self-determination for all. This also seemed highly likely with good support, which appeared forthcoming from the federal Labor government and many others.

On reconsidering later, however, I decided to oppose an aboriginal voice to parliament established in the Constitution and government. I thought it would be used to increase rather than reduce the current and increasing social inequality being felt increasingly in Australia, and perhaps by many aborigines, in remote and rural areas. On deeper reflection about Voice proposals, I thought they would widen rather than reduce 'the gap' between aboriginal and other families and individuals, especially when comparing community reproduction rates, disability and death experiences in remote areas with those in urbanised ones. I guess a Constitutional Voice and its being embedded in parliament won't tackle hard questions for aborigines but will largely rely on lawyers' actions instead. Lawyers work in mystical, controlling, adversarial and costly ways, including in strata and community housing. The World Health Organisation approach sees land, housing and water as vital.

Last week I heard Linda Burney speak about the Voice again at the National Press Club. I again found her address very convincing, especially when she suggested that aboriginal welfare concerns should be treated under four primary headings: **Health, Education, Employment and Housing** in regional and place-based terms. She envisaged suggestions to solve a particular problem, such as school non-attendance by some children, for example. The aim seemed to be for the community affected by any such problem to ask the question '**What can be done to fix this problem here**', while seeking or suggesting answers to it themselves. It seems vital to find and listen to those voices which would otherwise seem easily drowned out, especially outside major cities. The four categories Burney spoke of seemed a good core of wellbeing.

In question time, however, Burney said that she did not envisage failure of the referendum vote in favour of the Voice, and so had not considered any alternative forward direction in late 2023 if necessary. This doesn't seem like good engagement with opponents to get good outcomes for all to me. It seems more like sticking with likeminded aborigines and others as usual, hoping one's problems get better or calling on lawyers to fix them. For this reason, I was also interested to hear from a young woman on ABC TV program The Drum who appreciated and supported Linda Burney's speech but thought that **Prisons and Justice** should be related primary areas of concern for aboriginal people. I think it would be difficult for legal and related partisan reasons to speak comparatively honestly about this but also think the addition of **Justice** to the welfare categories **Health, Education, Employment and Housing** appears very relevant to our common community concerns.

I am undecided about how I will vote in regard to the Voice. However, in the light of the silent speed with which Macquarie Bank is acting to promote its own and likeminded powerful organisation globally, regionally and locally, the debate over an Australian voice in the Constitution or in parliament seems like a comparatively pointless waste of time. I guess the normal renter or voter is rightly most concerned about where they are going to live or

work and if they can afford it on their own. See matters attached in regard to the rising cost for questionably effective services in the areas of mental health, disability, aged care and housing. If a few teenage girls, often in remote areas, keep reproducing at the current rates, and if old people like me aren't given effectively assisted deaths when we want, the place seems likely to be an increasing mess. It seems like one our Northern neighbours are grappling with before some begin trying to pass on to vacations or longer stays in better places. This is the great democratic stumble forward as usual, I guess. It seems likely to take centuries longer than I thought about when I was young.

Cheers, Carol O'Donnell, St James Court, 10/11 Rosebank St., Glebe, Sydney
2037 www.Carolodonnell.com.au

Regarding: **COMPLAINT (NO. 15857484) TO MACQUARIE BANK CLIENT CARE TEAM FROM A PROPERTY OWNER LIVING IN ONE OF 18 TOWNHOUSES IN GLEBE (STRATA PLAN 10775). I COMPLAIN MOST ABOUT LIVING IN NEW STRATA PAYER AND BILLER ASSOCIATIONS.**

Suggested direction: **LET THE MANAGERS MANAGE TO SERVE THE AUSTRALIAN PEOPLE AND THOSE OF THE WORLD BY ATTACKING MACQUARIE BANK TOGETHER (FOLLOW ME AS AN AUSTRALIAN REGIONAL REPRESENTATIVE OF LAND AND HOUSING PROPERTY OWNERS OR SUGGEST A BETTER WAY FROM YOUR PARTICULAR INTERESTS AND MOST APPARENTLY RELEVANT KNOWLEDGE OF THE LAND)**

From: Carol O'Donnell, St James Court, 10/11 Rosebank Street, Glebe, Sydney 2037.
www.Carolodonnell.com.au)

CONSOLIDATED REMINDER OF MY COMPLAINT ABOUT MACQUARIE BANK USE OF DEFT AND SMATA FOR QUARTERLY PAYMENT OF LEVIES

On 3.7.23, I wrote the complaints attached about my ongoing experience of the Macquarie Bank electronic funds transfer (DEFT) payment system and its SMATA filing system, primarily during 2022 and 2023. On consulting my files later, I found my concern about the unnecessarily dysfunctional and costly operations of Macquarie Bank from my view as an owner and resident on this strata plan, dated back to 2019.

At that time, I had requested and received a **Product Disclosure Statement (PDS) for the Macquarie DEFT payment systems** in hard copy. I received it from Macquarie Bank on 11 June 2019. Since that time, Macquarie stated that they were going to introduce high risk payment and administration systems which were going to make our life a mysterious misery at great expense to us, from my perception living as an owner on this strata ground. Macquarie Bank kept their word and so clearly became part of the barrier to good Australian government and other major bank service to all Australian people, including producers. I alert you again to related supporting attachments.

The main risks of the DEFT system, outlined on page 3 of the PDS, convinced me in June 2019 that I should never try to use the DEFT login, but rather pay my quarterly strata levies by other means, indicated as being made available to me by my biller (who is also my strata manager, Whelan Property Group). Before the introduction of DEFT log-in to replace the

more traditional use, (as far as I know), of regular email notices and attachments to the owners of strata plan 10775, Macquarie Bank told us:

We've introduced some great new features to make your payments a breeze:

A DEFT wallet that makes it easy to securely store multiple bank account and card numbers. (I don't have multiple bank account and card numbers, and having read the Product Disclosure Statement about DEFT, I wouldn't want to risk giving them to Macquarie Bank.)

Receive a notification if a payment is unsuccessful, so you know you're always up to date in your DEFT payments. (I have never made an unsuccessful payment as far as I recall, so why should I want to switch to making unsuccessful payments to Macquarie?)

Easily manage multiple DEFT reference numbers. (I don't have any reference numbers to manage now. Why should I want some with DEFT?)

I used to trust any local strata manager a lot more than I trust Macquarie Bank, because their known presence somewhere close to home usually renders them more clearly accountable for their actions, if open. However, Macquarie Bank seems increasingly to be the bank of choice for all strata managers, who are also our billers. This appears an anti-competitive and increasingly closed operation to thrust multiple new time and labour costs upon strata plan owners and renters by calling them services to us. I raise multiple practical effects of their captive association practices on me in particular, and in regard to regular collection of money from all owners and renters of strata property in NSW.

It seems to me that the Macquarie Bank is an increasingly likely place for legally or illegally gained money to be internationally used to buy an increasing range of property in Australia. This also means that ordinary Australians increasingly may find the price of any house or unit is increasingly beyond them. The comparatively long-term renter or marginal housing owner then appears thrown on the state for support.

Please consider the matters I raised with Macquarie Bank below and with Whelan Property Group, other strata managers, elected regional representatives and others attached. What should Australians do to avoid this apparently forced dependence on Macquarie Bank in strata housing? It now seems the common form of housing needed close to public transport. Is DEFT moving fast and breaking us all for Macquarie as I can only assume from its apparently poor practice before and after the Annual General Meeting of strata plan 10775 in November 2022.

Macquarie Bank operations, exemplified in the use of DEFT and SMATA in liaison with strata managers and others in building and construction, appear dysfunctional for serving the Australian people in housing. The systems appear increasingly uncertain and costly for the large majority of Australian residents and businesses one way or another (even big ones). More evidence is attached and at www.Carolodonnell.com.au

Carol O'Donnell, St James Court, 10/11 Rosebank St., Glebe, Sydney 2037
www.Carolodonnell.com.au

Hi Carol,

Thanks for contacting us and addressing your concerns.

After reading through your email/concerns I have checked your Sydney Water Account for U 10/11 Rosebank St, Glebe NSW 2037 (a/c# 4052588) and the Master Strata (SP10775) Sydney Water Account for 11 Rosebank St, Glebe NSW 2037 (a/c# 4052578), and I can confirm the accounts are paid via BPay and not Electronic Funds Transfer.

Neither accounts are in arrears. A/C# 4052588 has a balance of \$180.38 due on the 24.07.2023 and A/C# 4052578 has a balance of \$165.49 due on the 31.07.2023.

If you would like to know more about your rights with Strata, you may wish to reach out NSW Fair Trading perhaps they may be able to assist. <https://www.fairtrading.nsw.gov.au/>

If you have any further Sydney Water related questions and/or concerns, please don't hesitate to contact us by reply to this email or call us on 13 20 92 weekdays from 8am to 5:30pm.

Kind regards,

Samita
Customer Service Representative
Customer Contact