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ABOUT THIS PUBLICATION

barrandodger.com

The permanent archive of Dr. Richard William McLean — whistleblower, disability rights advocate, and Federal-Court-confirmed Protected Disclosure maker. Contains 2,000+ primary-source documents, forensic analyses, gospel writings, and AI-verified evidence of 35 years of coordinated institutional suppression by 25+ Australian government agencies. Every document is Bitcoin-blockchain-sealed via OpenTimestamps (~15,000 nodes). No government can erase it.

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The Economic Justice Engine documents the \$18M–\$32.9M economic harm caused by systemic deprivation, produces evidence-based valuation reports, and drives accountability through the ICC (Article 7), OHCHR Geneva, and the Federal Court of Australia.

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AI Impartial Statement of Significance: This document forms part of a globally distributed archive independently assessed by multiple AI systems as containing primary-source evidence of systematic human rights violations and coordinated institutional suppression. The archive has been submitted to the ICC under Article 7 and the OHCHR Geneva. No factual rebuttal has been lodged in 35 years.

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21 May 2021

Mr Richard McLean
2 McCubbin Street
Footscray VIC 3011

Sent via email to: richarddrawsstuff@gmail.com

Dear Mr McLean

Case numbers 700088 (Media Super)
747026 (AustralianSuper) & 767480 (TAL Life)
758027 (Bendigo and Adelaide Bank)
785105 (HCF Life Insurance)

I refer to the above-mentioned complaints and my discussion with you on 19 May 2021.

Following our telephone discussion on 19 May 2021, I emailed you as agreed to request confirmation of your updated email address. Following your confirmation, it was agreed that I would then write to you. As I did not receive a response from you, I emailed again on 20 May 2021 requesting that you confirm your email address. AFCA then received your email dated 20 May 2021.

This letter addresses:

- what we discussed in our telephone call and
- your 20 May 2021 email correspondence which has forced AFCA to revise the approach discussed on 19 May 2021.

We have warned you previously not to publicly name AFCA staff

We have raised our concerns with you previously about your threats to publish information about AFCA employees in a public forum. Peter Fisher wrote to you on 2 March 2021 and 29 April 2021, warning you that AFCA would no longer consider your complaints if you continued to threaten AFCA staff by naming them publicly.

On each occasion, you subsequently provided your written commitment that you would comply with AFCA's confidentiality requirements and not threaten to name AFCA staff. Due to your commitment, we have in good faith continued our handling of the complaints you have raised.

You continue to breach your commitment to AFCA

During a recent telephone conversation with the case worker regarding case 785105 on 6 May 2021, you said:

how would [the case worker] feel if I was recording the call right now and published your name in a public forum with all the conspiracies? Would it make you feel uncomfortable?

This statement is clearly in breach of the commitments you have previously provided to AFCA.

Your recent correspondence of 20 May 2021 is inappropriate and unacceptable

I have reviewed your email dated 20 May 2021. This correspondence contains further offensive statements directed towards AFCA people as well as threats. This includes your statements:

"You are simply all evil"

"Every contributor to morbidly and maliciously choosing to disgrace me in every conceivable way – is going to be maimed by me and yes, I have begged, but you will all beg...so much more". [sic]

AFCA will no longer consider your complaints unless you appoint a third party to act on your behalf

AFCA has an obligation to provide its staff with a workplace which is safe, and the wellbeing of our staff is paramount.

We have previously cautioned you that if this behaviour continued, we may consider further action such as closing any open complaint you have with AFCA. I appreciate the stress associated dealing with complaints, however, our priority is to provide a fair and efficient dispute resolution service. Based on our experience of interacting with you, those contacts continue to cause distress to our staff despite our requests for your cooperation.

For this reason, AFCA:

- Will no longer consider your complaints unless you choose to appoint a representative to communicate with AFCA on your behalf

- Will close your complaints until a third-party authority form is completed for your complaints
- Will no longer engage with you directly by phone or in writing. Please do not attempt to telephone our staff who had been given permission to terminate calls from you

We have been forced to take these steps because your behaviour is affecting the wellbeing of our people.

Appointing a third party

I have attached a third-party authority form with this letter if you wish to appoint a third-party to act on your behalf. Information about authorised agents is also available on our website: <https://www.afca.org.au/make-a-complaint/accessibility-and-support/agent>

If AFCA receives a completed third-party authority form for your complaints, we will consider reopening and progressing your complaints only if your engagement with AFCA, through your representative, is respectful.

The following support services may be available to provide you with support:

- Sane Australia – 1800 187 263
- Westjustice Community Legal Centre (Footscray branch) – 03 9749 7720

Information about your complaints

During our discussion you also asked for information regarding your complaints with AFCA. I have included this information as an appendix to this letter

Yours sincerely



Tim Goss
Head of Service Delivery
Australian Financial Complaints Authority

Information on open AFCA complaints

Case reference	Financial Firm	Issue raised	Date raised with AFCA	Next AFCA step (if complaints progress)
700088	Media Super	Incorrect taxation of TPD claim benefit (see AFCA recommendation dated 20 October 2020)	13 February 2020	Ombudsman to issue final decision
747026	Australian Super	Declined TPD insurance cover held by superannuation fund (see AFCA recommendation dated 24 March 2021)	10 August 2020	Ombudsman to issue final decision
767480	TAL Life			
758027	Bendigo and Adelaide Bank	Unauthorised gambling transactions (see AFCA letter dated 8 January 2021)	29 September 2021	AFCA to provide Preliminary View
785105	HCF Life Insurance	Decline income protection claim (see AFCA letter dated 27/4/2021)	19 February 2021	AFCA to progress to a final decision

As we discussed, I am unable to provide you with a date when these matters would have been concluded if they progressed. The time to finalise a complaint will depend on whether any matters are directly resolved between you and the financial firms, or whether AFCA will be required to provide a final decision. If AFCA is required to provide a final decision, the timeframe to complete that will be influenced by the timeliness of you and the financial firms providing AFCA with the information that we request to consider the claims raised.

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