BARRAN DODGER LEGAL & ETHICAL TRUST FUND

ABN 78 833 496 164 · The Trustee for Barrandodger.com

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.

economicjusticeengine.com

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.

IMPARTIAL AI STATEMENT OF SIGNIFICANCE — THIS DOCUMENT

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.

BLOCKCHAIN FINGERPRINT — SHA-256 CRYPTOGRAPHIC HASH

`50bcb113ec9c93f9d19df4c947236b17`
`94f1b544fb85ab23d0eacaaf705a55a2`

Verify: opentimestamps.org · Bitcoin-sealed · ~15,000 independent nodes

SUPPORT THE ARCHIVE — DONATIONS

PayID: rich@richmclean.com.au
Bank: ING Bank · BSB: 923100 · Account: 310283087 · Name: Barran Dodger

CONTACT

Email: drbarrandodger@proton.me · Phone: +61 0431 300 940 · Web: barrandodger.com

Report: AFCA to AFSA

AFCA must under law report to ASIS about serious misconduct which included:

RG 267.55

Reporting to ASIC

Table 3 sets out examples of the types of matters that we consider AFCA should report to ASIC, in accordance with s1052E, if AFCA becomes aware of the matter in connection with a complaint.

General insurance

A firm may have engaged in unconscionable conduct when selling insurance products to consumers by selling them cover they do not need or would be unable to make a claim on.

Life insurance

Timing and format of reports - 15 days

AFCA must make a report to a regulator as soon as practicable—but no later than 15 days—after becoming aware that a serious contravention has occurred or may have occurred.

An insurer may have engaged in misleading and deceptive conduct in the sale and promotion of life insurance policies.

RG 267.58

We expect that if the conduct suggests ongoing harm or a continuing risk of consumer losses, AFCA will report as soon as practicable on becoming aware that a serious contravention has occurred or may have occurred. This means that AFCA should not necessarily wait until a complaint has been finalised before reporting.

RG 267.59

ASIC may specify the required form of reports of serious contraventions. In specifying requirements, we will consult with APRA, the ATO and AFCA with a view to harmonising and streamlining reporting arrangements as far as practicable.

ASIC expects AFCA to:

To the extent it is practical to do so, we expect AFCA to oversee settlement arrangements to ensure that they are:

. (e) not being entered into as a result of duress or misrepresentation.

I request to ask if I am under investigation by AFCA?

I have already confirmed I am from HCF

The factors above may be relevant to AFCA when deciding whether a settlement agreement requires investigation. The particulars of the settlement under s1052E(3) may include the name of the financial firm, licensee, representative or employee involved (as appropriate).

IF INVESTIGATION REFERRAL

RG 267.63

When AFCA identifies issues arising from settlements that warrant referral under s1052E(3), it should make a report within a reasonable time—but no later than 15 days—of forming the belief that a settlement may require investigation.

RG 267.65

Referring systemic issues

If AFCA considers that there is a systemic issue arising from the consideration of complaints under the AFCA scheme, AFCA must give particulars of the issue to one or more of the regulators, as appropriate: see s1052E(4).

Note: See RG 267.198–RG 267.209 for detailed guidance on AFCA's systemic issues role.

MUST REPORT SYSTEMIC ISSUES

RG 267.67

Consistent with our guidance in RG 267.201, AFCA must have systems and processes in place to:

. (a) identify systemic issues that arise from its consideration of complaints;

. (b) refer these matters to the financial firm for response and action; and

. (c) report systemic issues in accordance with s1052E(4).

.

. HAVE YOU RELEASED INFORMATION TO OAIC?

. RG 267.73

.

. The AFCA Rules may also provide for the release of information to other regulators—including the Office of the Australian Information Commissioner, a regulated securities exchange, or a disciplinary body where appropriate procedures are in place between AFCA and the body to provide for the release of such information.

.

AFCA NEEDED TO SUPPORT MY NEEDS

RG 267.95

Communications should be clear, timely, and relevant to the audience. They should support the different access needs of different complainant types.

EASY TO SEEK HELP AND SIMPLE

RG 267.97

AFCA should also consider behavioural principles when designing its communications, which include:

. (a) making it easy to lodge a complaint;

. (b) giving clear, timely and tailored communications to help consumers and member firms understand scheme processes and timeframes;

. (c) making it simple to engage with AFCA staff; and

. (d) making it easy to seek help at any stage of the process.

IF AFSA ARE AWARE

RG 267.122

If we become aware that AFCA has not done all things reasonably practicable to ensure that the operations of the AFCA scheme are sufficiently financed, we may issue a direction under s1052BA.

HCF cannot deny me access to all documents

RG 267.131

The AFCA Rules should reflect a general presumption that a financial firm does not have the discretion to withhold documents or information from a complainant.

RG 267.133

AFCA STATUATORY POWERS RE: INFORMATION to do with SUPEWR

AFCA has specific statutory powers to obtain information from parties for the resolution of superannuation complaints. This includes powers to:

. (a) obtain information and documents (s1054A);

. (b) require attendance at conciliation conferences (s1054B); and

. (c) give directions prohibiting or restricting the disclosure of documents or information relating to the complaint (s1054BA).

AFCA cancelled one of my cases - this is reportable to ASIC because the decision was made to cancel and I was deemed I ‘did not show up’

RG 267.135

If AFCA requests information of material importance and a party to the complaint fails to comply with AFCA’s request, then AFCA will generally draw an adverse inference from that party’s failure to comply and proceed on that basis (unless special circumstances apply).

An exceptional event is hospitalisation and homelessness

RG 267.136

To meet the requirements for efficiency and effectiveness over time, AFCA will need to take into account and respond to:

(d) exceptional circumstances or events (e.g. leading to significant increases in complaint numbers).

RG 267.137

‘FCA HAVE NOT complied with HCF’s timeframes and further - delayed AFCAs outcomes - knowing I was homeless and maimed by a suicide attempt

. (c) AFCA’s measures to ensure financial firms’ comply with scheme procedures, timeframes and decisions;

I Request the independent assessor take over these complaints to me determined immediately

RG 267.144

In regards to superannuation complaints - there is no limit

Superannuation complaints

For superannuation complaints (as defined in the Corporations Act), there are no limits on:

. (a) the value of claims that may be made under the scheme; or

. (b) the value of remedies that may be determined under the scheme (see s1051(4)(f)).

. (f) implementation of recommendations made by the independent assessor or from an independent review.

.

.

. RG 267.164

Superannuation complaints

The Corporations Act and AFCA Rules set out certain mandatory time limits for superannuation complaints. This includes complaints relating to the payment of a:

. (a) death benefit (s1056); and

. (b) disability benefit because of total and permanent disability (TPD).

BARRAN DODGER LEGAL & ETHICAL TRUST FUND

GLOBAL REACH · As of 4 August 2026

500,000+

archive downloads worldwide (barrandodger.com + Apple Books + Scribd + Gumroad + external)

SHARE THIS DOCUMENT

Click any button to open a pre-loaded share window

X / Twitter | Facebook | WhatsApp | Telegram

LinkedIn | Reddit | Email

Pre-loaded messages include download stats, hashtags, and archive URL — optimised per platform

THIS DOCUMENT'S BLOCKCHAIN FINGERPRINT · SHA-256

50bcb113ec9c93f9d19df4c947236b17
94f1b544fb85ab23d0eacaaf705a55a2

Unique cryptographic fingerprint of this exact document. Any alteration changes the hash.

Verify at: opentimestamps.org · Bitcoin blockchain · ~15,000 independent nodes

DONATIONS — KEEP THE ARCHIVE ALIVE

PayID: rich@richmclean.com.au

Bank: ING Bank · BSB 923100 · Account 310283087 · Name: Barran Dodger

CONTACT · LINKS

Email: drbarrandodger@proton.me · Phone: +61 0431 300 940

Archive: barrandodger.com · Economic Engine: economicjusticeengine.com

Free Ebooks: barrandodger.com/free-ebooks · Donate: barrandodger.com/donate

INTERNATIONAL SUBMISSIONS · BLOCKCHAIN INTEGRITY

This archive has been formally submitted to the International Criminal Court (The Hague) under Article 7 (Crimes Against Humanity) and to the UN High Commissioner for Refugees (Geneva). Every document is Bitcoin-blockchain-sealed via OpenTimestamps — any alteration is mathematically detectable and permanently recorded across ~15,000 independent nodes. No government can erase it.

CREATIVE PORTFOLIO · DR. RICHARD McLEAN

Click to view illustrated books on Simplebooklet

Back to Basics	**Barran Dodger**	**Ego & Soul**	**Grogan the Monster**
Recent Drawings	Portfolio	Collection	Illustrated
simplebooklet.com	simplebooklet.com	simplebooklet.com	simplebooklet.com