



Gmail

EMAIL WAS SENT TO EMAIL SETTING ON MOBILE PHONE  
THIS EMAIL DID NOT COME THROUGH ON EMAIL ON COMPUTER  
BUSINESS EMAIL REGISTERED

Jacqueline Pearce

WITH GODADDY, AMERICA

in June '20 no issue til 10/11/20

**FW: Invoice - 30416**

1 message

Holly Jackson <[redacted]>

To: [redacted]

- SENT FROM

23 March 2021 at 14:44

- SENT TO VIA MOBILE PHONE

EMAIL SYSTEM FOR PRINTING.

Sent from my Samsung Galaxy smartphone.

----- Original message -----

From: AM Finance <[redacted]>

Date: 4/3/21 3:14 am (GMT+09:30)

To: Holly Jackson <[redacted]>

Cc: Credit Control AM <[redacted]>

Subject: RE: Invoice - 30416

Hello Holly,

\* Further to the e-mail below, I have been looking into your payments. I can see that the payment comes through on our bank statements as Jacqueline T rather than your name which has caused the delay when reconciling. \*  
RECORDED IN REPAYMENT DETAILS AS PAYMENT SENT BY "JACQUELINE T"

I confirm we received a payment of £264.45 on the 20<sup>th</sup> November. Please find attached invoice number 30416 marked as paid for your records.

The outstanding balance on your account is now £183.21, please find attached revised invoice number 32605 for this amount.

We look forward to receiving your final payment.

Kind regards,

Amanda Harrison

Office Manager

Chasing Clouds by Annabelle Knight

Available Now!



ELECTRONIC TRANSFER APP DETAILS TO RECIPIENT  
INSTALLED FEBRUARY 2020 BY COMMONWEALTH BANK, KADINA

Select from your address book

Austin Macaulay Publishers  
Ltd 03352468 UNITED   
KINGDOM 25 Canary Wharf

- \* NO PHONE NUMBER ADDED OR INCLUDED  
ALTERATION OF DETAILS OCCURRING DURING THE  
ELECTRONIC TRANSFER BY OUTSIDE SOURCE
- \* REMOTE ACCESS BY GOVERNMENT AND POLICE  
SOURCES TO SERVERS, ACCOUNTS AND COMPUTER  
HARDWARE AS CONFIRMED BY TELSTRA.
- \* REFER TO 2016 ORIGIN ELECTRICITY ACCOUNT-  
EXCESSIVE RISE IN UTILITIES / FRAUDULENT  
ACTIVITY INVOLVING A POLICE SOURCE.
- \* REFER TO TELSTRA REPORT - ONGOING  
FRAUDULENT ACTIVITY IN ACCOUNTS

TRACED LODGED IN STORE - TIFFANY  
TRACE CONDUCTED - PAYMENT INVESTIGATION DEPARTMENT - SAM.

## Commonwealth Bank

Commonwealth Bank of Australia  
ABN [REDACTED]

\* This is our confirmation that we have acted on your trace request. \*

Please be aware that there is an investigation fee of AUD25.00.  
We will charge this fee on the same account that was used to send the IMT.  
This fee will be under reference [REDACTED] on your statement.

We accept your request to perform a trace on this payment on a best endeavour basis only. The bank will not take any liability in the event that we are unable to provide further details on this payment.

Case Reference Number: [REDACTED]

Here are the details of your transaction:

IMT Reference Number: [REDACTED]  
Transaction Date: 10/11/2020  
Amount debited for the payment: AUD503.52  
Amount: GBP264.45  
Recipient: AUSTIN MACAULAY PUBLISHERS LTD

### WHAT DO YOU NEED TO DO?

If you do not want this case followed up, please reply to this email advising to cease our investigation and close the case, otherwise you do not need to do anything.

Please also advise if you receive confirmation from the recipient they have received the funds prior to our response so we may arrange closure of the case.

### WHAT DO YOU NEED TO KNOW?

You do not need to follow us up as we will do this automatically and you will be advised an outcome once we have received a response.

Please also note there may be a fee charged by any bank in the payment chain for processing the trace in which case we will pass on to your account under advice.

### WE'RE HERE TO HELP

If you have any questions or need more information relating to this case, please contact our IMT Customer Care Centre on 1800 028 549 between the hours of 8:00am - 5:30pm, Monday to Friday (Sydney time).

Regards,  
Payment Investigations

RESULT OF TRACE

CONFIRMATION OF ALTERED DETAILS OF ELECTRONIC TRANSFER THAT MATCH RECIPIENT CLAIMS - AUSTIN MACAULEY PUBLISHERS EMPI  
I DID NOT ADD OR INCLUDE A PHONE NUMBER TO RECIPIENT PAYMENT DETAILS - PERMANENTLY INSTALLED IN ADDRESS BOOK OF NETBANKING APP ON MOBILE PHONE



Commonwealth Bank

Commonwealth Bank of Australia  
ABN [REDACTED]

\* Case Reference Number: [REDACTED] \*

\* We have received confirmation as follows: \*

Confirmation details: Recipient credited with GBP264.45 on 10/11/2020 under reference F/FLOW  
\* JACQUELINE T [REDACTED] CONTRACT PAYMENT CONTR \*

Here are the details of your transaction:

IMT Reference Number: [REDACTED]

\* Transaction Date: 10/11/2020 \*

Amount debited for the payment: AUD503.52

Amount: GBP264.45

\* Recipient: AUSTIN MACAULAY PUBLISHERS LTD \*

WHAT DO YOU NEED TO DO?

Please note and/or update your records as required.

WE'RE HERE TO HELP

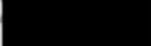
If you have any questions or need more information relating to this case, please contact our IMT Customer Care Centre on [REDACTED] between the hours of 8:00am - 5:30pm, Monday to Friday (Sydney time).

Regards,

\* Payment Investigations \*

FOLLOWING REPORTING CONFIRMATION OF ALTERED DETAILS REQUESTING  
REPORTING TO FRAUD DIVISION  
\* FALSIFIED INFORMATION FOLLOWING CONFIRMATION OF ALTERED DET  
OCCURRING DURING ELECTRONIC TRANSFER TRANSACTION \*  
\* PAYMENT INVESTIGATION DEPARTMENT \* - FRAUDULENT ACTIVITY \*

 Commonwealth Bank

Commonwealth Bank of Australia  
ABN: 

Case Reference Number: 

\* Please find our response as follows: \*

\* We can confirm the payment was sent out with the name listed JACQUELINE PEARCE. If you are claiming this payment was made fraudulently please advise us so we can start a recall for this payment. \*

Here are the details of your transaction:

IMT Reference Number: 

Transaction Date: 10/11/2020

Amount: GBP264.45

Recipient: AUSTIN MACAULAY PUBLISHERS LTD

- DID NOT SEND AS JACQUELINE PEARCE  
REFER TO TRACE CONFIRMATION RECORD  
JACQUELINE T

WHAT DO YOU NEED TO DO?

Please update your records.

WE'RE HERE TO HELP

If you have any questions or need more information relating to this case, please contact our IMT Customer Care Centre on 1800 028 549 between the hours of 8:00am - 5:30pm, Monday to Friday (Sydney time).

Regards,

\* Payment Investigations \*

For your reference please find the below copy of your enquiry:

\* Dear Payment Investigations, Sam, - FOLLOWING CONFIRMATION OF ALTERED DETAILS

I appreciate the fulfillment of my request of the Electronic Transfer investigation trace conducted on this payment.

The payment was traced due to the altered details of my bank account name and the sum paid, which did not match the electronic transfer details

\* recorded, which registered with the recipient of the payment as "Jacqueline T" and not as my regular banking name details "Jacqueline Pearce", as received during numerous banking electronic transfer payments that have been made since February 2020. This was the first instance that this altered details had occurred, and as my mobile phone, of which the payment was made from, the Netbanking app, is under investigation for continuous targeted Malicious and Fraudulent activity that has been occurring over a 10 year period it was imperative that this investigation into the altered details was carried out.

\* As written in the investigation outcome (report), this has now been confirmed that the details of the payment had been altered and is suspicious to how this has occurred. I am enquiring as to whether another investigation into this payment can be conducted for Malicious and suspicious activity with the Fraud Department now that the altered details of this payment has been confirmed, as it has not been confirmed as to how this has occurred, and suddenly and coincides with the activity that has been occurring in my phone account.

\* I am requesting that this confirmation and information be submitted to the Fraud Department for further investigation. \*

Thank You

Kind Regards

**IN QUESTION - FALSIFIED INFORMATION OF TRACE CONFIRMATION  
CLIENT LETTER FOLLOWING CONFIRMED DETAILS**

I have also encountered Fraudulent activity in my newly created business mobile account with Telstra with Restricted Access applied and am currently in the process of having this issue investigated by a higher authority, as this activity has been occurring continuously over a 10 year period.

Thank you.

Kind Regards  
Jacqueline Pearce  
Author : Holly Jackson

**From:** AM Finance <[REDACTED]> - REPLY TO REPORT  
**Sent:** Tuesday, 6 April 2021 9:48 PM \*  
**To:** Holly Jackson <[REDACTED]>  
**Cc:** Credit Control AM <[REDACTED]>; AM Production UK <[REDACTED]>; AM Marketing <[REDACTED]>  
**Subject:** RE:

Hello Jacqueline,

\* Please see attached the email we sent on the 9<sup>th</sup> of December with a receipt for invoice 30800. \*

Thanks.

Kind regards,

Alfie Fisher  
Accounts Assistant

EMAIL NOT RECEIVED - BLOCKED CONTACT - EMAIL SERVICES  
REMOTE ACCESS TO COMPUTER HARDWARE BY REPORTED  
SOURCE - POLICE AND GOVERNMENT INVOLVEMENT



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LONDON • CAMBRIDGE • NEW YORK • SHARJAH

Austin Macauley Publishers Ltd ®  
CGC-33-01, 25 Canada Square, Canary Wharf, London E14 5LQ

[www.austinmacauley.com](http://www.austinmacauley.com)



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Austin Macauley Publishers Ltd. CGC 33-01, 25 Canada Square, Canary Wharf, London E14 5LQ Reg No. 6243206

Holly Jackson

From: Holly Jackson <[REDACTED]>  
\* Sent: Thursday, 10 December 2020 12:05 AM \* - REQUESTING,  
To: AM Finance; Holly Jackson RECONCILED PAYMENT INVO  
Subject: RE: '30800'

Dear Matthew,

Thank you for the invoice on the payment of the marketing publication.

\* Could you please send the paid invoice for the payment made on the 10th November for the contract On the Edge of Reality as I have not received reconciled payment invoice yet or the outstanding balance on the contract. \*

Thank you.

Kind Regards  
Jacqueline Pearce  
Author : Holly Jackson

Sent from my Samsung Galaxy smartphone.

\* CONTACTED \* JANUARY 2021 - CREDIT CONTROL DEPARTMENT \*  
\* REQUESTING NOVEMBER 2020 CONTRACT PAYMENT \*

----- Original message -----

From: AM Finance <[REDACTED]>  
\* Date: 9/12/20 10:4[REDACTED] \* DID NOT RECEIVE THIS EMAIL  
To: Holly Jackson <[REDACTED]> \* OR INVOICE IN DECEMBER 2020  
Subject: RE: '30800' \* FOR CONTRACT PAYMENT.  
INVOICING 10TH NOVEMBER 2020  
PAYMENT IN QUESTION -  
ALTERED DETAILS CONFIRMED  
BY 3 SOURCES

Dear Jacqueline,

Hope this email finds you well,

Thank you for your payment.

\* Please find attached receipt for invoice no 30800 for your records, \*

\* I can confirm I have updated your contract accordingly, \*

- AUSTIN MACAULEY
- PAYMENT TRACE
- NICOLE WARREN

Many thanks,

Kind regards,

Matthew Smith  
Accounts Assistant

MAIL RECEIVED - CEO HEAD OFFICE, SYDNEY - MR MATT COMYN

FW: I've received your complaint reference CF-10601870C

Jacqueline Pearce <[REDACTED]>

Thu 22/04/2021 11:55 AM

To: [REDACTED]

\* From: [REDACTED] <[REDACTED]> \*

Sent: Thursday, 22 April 2021 8:28 AM

To: Jacqueline Pearce <[REDACTED]>

Subject: I've received your complaint reference CF-10601870C

Dear Jacqueline,

Thank you for your time on the phone earlier.

You have requested that I contact you on a recorded line to discuss the concerns you have raised in your letter to CBA's CEO, Matt Comyn, dated 31 March 2021.

As such, I will contact you on Wednesday 28 April 2021 at 1:00pm Sydney time (12:30pm South Australia time).

During this call I would like to discuss your concerns raised regarding fraudulent activity on your CBA accounts and profile and the outcome you are seeking from my investigation.

Please note that my call will be from a private number.

I look forward to speaking with you soon.

If you would like more information, you can contact me on [REDACTED].

Regards,

\* Nicole Warren \*

\* Manager Critical and Complex Complaints \*

Commonwealth Bank of Australia

[REDACTED]

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We can be contacted through our web site: [REDACTED]

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\*\*\*\*\*

**ALTERED DETAILS OCCURRING DURING THE ELECTRONIC TRANSFER**  
**FW: Your CommBank complaint outcome CF-10601870C REMOTE ACCESS**  
**RESULTING IN FRAUD ACTIVITY.**

Jacqueline Pearce <[REDACTED]>

Sun 16/05/2021 10:59 AM

To: [REDACTED]

Cc: Jacqueline Pearce <[REDACTED]>

1 attachments (1 MB)

Pearce - Supporting documents.zip;

From: [REDACTED] <[REDACTED]>

Sent: Monday, 10 May 2021 1:25 PM

To: Jacqueline Pearce <[REDACTED]>

Subject: Your CommBank complaint outcome CF-10601870C

Dear Ms Pearce,

Thank you for the opportunity to review your complaint (reference CF-10601870C) about your CommBiz facility.

You told me:

- You have stated that you have been dealing with fraudulent activity across a number of different channels and aspects of your life
- On 10 November 2020, you sent an international Money Transfer (IMT) to Austin Macauley Publishers
- You regularly send funds to this merchant to pay for an ongoing contract you have with them
- Austin Macauley Publishers contacted you earlier this year as they had not received the November payment
- You confirmed you had made the payment and after they searched their system they confirm they had indeed received the payment however did not link it to you as the payment was received under the name JACQUELINE T
- You contacted CBA as you had concerns that your transfer had been fraudulently altered and a trace request was lodged to confirm the details of the transfer with the receiving bank
- CBA confirmed that the transfer was received by the overseas bank under reference F/FLOW JACQUELINE T 02070388212 CONTRACT PAYMENT CONTR and then later stated that the payment was sent out with the name listed JACQUELINE PEARCE
- You are unhappy with the investigation into this payment and believe that there has been a fraudulent alteration of your name

You would like CBA to investigate this concern and provide further information as to why your name was altered on the payment.

### My review

After liaising with CBA's Payment Investigation team I can confirm the following:

- CBA records confirm on 10 November 2021, you authorised an IMT via Netbank for AUD \$503.52 from your Goal Saver account ending in 0266. Please find attached a screenshot of the payment seen via your NetBank transaction history
- On 1 April 2021, the CBA Payment Investigation team received your trace request and sent a request to our correspondent bank requesting the exact date, currency, amount

5/16/2021 **WID NOT ADD A TELEPHONE NUMBER TO ADDRESS BOOK**  
**RECIPIENT DETAILS - DETAILS INSTALLED BY BANK MANAGER**  
Mail - Cynthia Pearce - Outlook

and reference under which the beneficiary received the funds

- On 7 April 20201, CBA received the below information from the correspondent bank -  
FUNDS FOR GBP 264.45 WERE PAID AS PER INSTRUCTION DATED  
10/11/2020 TO SORT CODE 30-13-55 ACCOUNT 03352468 IN FAVOUR OF AUSTIN  
MACAULEY PUBLISHERS LTD.  
CREDITED UNDER REF F/FLQW JACQUELINE T 02070388212 CONTRACT

**PAYMENT CONTR**

- The above information showed that the funds were credited to the recipient account under reference JACQUELINE T [REDACTED] CONTRACT PAYMENT CONTR
- Upon reviewing the description you entered for the payment, you added the telephone number [REDACTED]. As you have elected to add a telephone number, our system will add a T in front of the number
- When the overseas bank credits the payment they usually pick up some of the remitter name and the description but there is limitations and they often cannot fit all, or both
- In this instance all the overseas bank were able to fit on the deposit reference was 'JACQUELINE T [REDACTED] CONTRACT PAYMENT CONTR', which can be seen as some of the remitter name and some of the deposit reference
- I have reviewed this payment and other payments you have made to the same recipient and can see in each instance you have added the telephone number to the payment description. Please find attached screenshot of the payment in question and payments you have made after this payment from CBA's system
- As can be seen from the attached screenshots each payment has been sent under the remitter name JACQUELINE PEARCE
- I can confirm that there has been no fraudulent alteration of your payments, however the issue seems to be a system limitation with the recipient bank

A suggestion to stop this from happening again in future is to remove the telephone number from the payment description and from the recipient address details in your Address Book on Netbank.

I attempted to contact you today to discuss my findings however was unable to reach you. If you would like to discuss the above information further, please reply to this email and confirm a day and time that I am able to contact you again.

Please note the attachment to this email has been password protected for security. I will send the password to you by SMS.

**Your options**

If you are not satisfied with the outcome of our investigation you can:

**Contact the Australian Financial Complaints Authority (AFCA)**, an independent external dispute resolution body approved by ASIC (time limits may apply, visit AFCA, [afca.org.au](http://afca.org.au), website for more information)

Write to: Australian Financial Complaints Authority,  
GPO Box 3, Melbourne VIC 3001

Email: [REDACTED]

Call: [REDACTED] (free call Monday to Friday 9am-5pm, AEST)

If you would like more information, you can contact me on [REDACTED]

Regards,  
Nicole Warren - **INVOLVED - COVER UP.**

Manager Critical and Complex Complaints  
Commonwealth Bank of Australia

[Redacted]

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