

# The Highest Court on Terra Earth

**Under the Jurisdiction of God Almighty for the restoration of God's Kingdom here on earth within the United Kingdom of God on Earth**

Thou shall not steal, thou shall not bear false witness

**John 14:6** Jesus said 'I am the way the truth and the life'

**Proverbs 19:9** A false witness will not go unpunished, and he who breathes out lies will perish.

## **Summary Judgement in the High Court of New Zealand on 19 September 2024 and placed the Jurisdiction of Land Sea Air and Everything else under Almighty God not only for New Zealand but the World**

It is declared that all law documents are only to use plain simple English or the commonly known language of the people and Counting Systems, taken from the Oxford Dictionary of English unless otherwise definition given or as commonly recognised by living men and women. Any content or character or page layout is not to be confused with legalese or syntax or any other language. All character, form, style and page layout, whether capitalised, lower case, bold or italics or underlined or any combination are what is commonly recognised by living men and women and not to be taken in any other way or meaning.

## **Highest Court on Terra Earth Insolvency Hearing of associated individuals and corporations and entities of ANZ BANK**

**25<sup>th</sup> day of August 2025**

This court hearing and all its content have been entered into the public records. Court recording commenced at 1.05pm on the twenty-fifth day of August in the year of 2025.

**From the Holy Word of God it states in Matthew Chapter 18 v16 and 20 "A matter shall be established by two or three witnesses."** The three witnesses attending agree to act in this capacity and gave their first names as Margaret, Jennine, and Karl. Frederick of the Royal House of Stewart is the presiding judge as well Supreme Justice and will be making a ruling in this matter

The matters before the Highest Court on Terra Earth on twenty-fifth day of August 2025 are:  
That Summary Judgement is made against the following individuals and corporations due to non payment of debt, non-rebuttal and no defence by the due date being 22nd day of August 2025

Antonia WATSON in her full private and commercial capacity as well as ANZ BANK NEW ZEALAND corporation with NZCO 35976 and NZBN 9429040797410

and all Officers, Directors, Board Members, agents & employees of ANZ BANK complicit

Scott Andrew ST JOHN in his full private and commercial capacity

Nagaja Tharanginee SANATKUMAR in his full private and commercial capacity

Carolyn Mary STEELE in her full private and commercial capacity

Mark TUME in his full private and commercial capacity

Joan WITHERS in her full private and commercial capacity

Gerard Mark FLORIAN in his full private and commercial capacity

And ANZ BANK HOLDINGS (NEW ZEALAND) NZCO 389403 and NZBN 9429039462817 and its officers Farhan FARUQUI and Benjamin Paul KELLEHER and Lorraine Rita MAPU in their full private and commercial capacity

And ANZ FUNDS PTY, ACN: 004 594 343 and ABN: 61 004 594 343 and its officers and James Grant Nemeth



And ANZ GROUP HOLDINGS with ACN: 659510791 and ABN: 16 659 510 791 and its officers Paul O'Sullivan and Shayne Elliott and Sarah Halton and Christine O'Reilly and Jeffrey Smith and Holly Kramer and Richard Gibb and Scott St. John and Alison Gerry and Graham Hodges and John Cincotta  
And any other ANZ Bank corporations and entities with liability found during process of discovery  
Care of ANZ Centre, Ground Floor 23-29 Albert Street, Auckland 1010  
As the defendants and officers and debtors due to actions of harm and fraud

**The claimants are: Richard of the House of Walters and Janine of the House of Walters**  
**Service address care of 37 Glue Pot Road, Tauranga 3173**

**Statement of Claim and Summary Judgement due to non payment and no defence:**

1. That ANZ Bank and its officers on 15 May 2025 became in default of a Commercial affidavit of Obligation of ANZ Bank and its Officers for making fraudulent charges against the living man Richard of the House of Walters and living woman Janine of the House of Walters. This was the fourth unrebutted and undefended claim.
2. That Richard Walters has authorised in writing his wife Janine of the House of Walters to be his power of attorney to act on his and their behalf as principals and claimants to settle this matter with ANZ Bank and its officers, and due to non-payment have applied to this court to liquidate the officers, individuals and ANZ BANK.
3. That a commercial lien UCC Filing against ANZ BANK and its officers was placed on 16<sup>th</sup> day of May 2025 where the officers of ANZ Bank and associates have received minimum of monthly bill ledgers showing their commercial liability, where the fifteenth day of August 2025 was the ninetieth and final day to settle the debt before criminal charges also applied.
4. That the Royal Court of New Zealand and Highest Court of Terra Earth received notice from the claimants that ANZ BANK NEW ZEALAND trading as ANZ Bank with company number 35976 and nzb number 9429040797410 and the seven directors of ANZ BANK NEW ZEALAND and ANZ HOLDINGS (NEW ZEALAND) have a commercial lien against them where this debt is now 100 days overdue which is now a criminal offence. The UCC commercial lien number entered into the public record is 2025-136-6515-2 lodged on 16 May 2025.
5. The total amount outstanding debt on 25th day of August 2025 is of \$2,245,852,228.77 in writing being two billion, two hundred and forty-five million, eight hundred and fifty-two thousand two hundred and twenty-eight dollars and seventy-seven cents, where the final day for the directors to rebut point by point or to make payment was 22 August 2025. It is confirmed before the three witnesses that no rebuttal or payment was received by the final date to comply being 22 August 2025.
6. It is confirmed before the court that four affidavits were received by the directors of ANZ BANK NEW ZEALAND between 2 December 2024 and the seventh day of May 2025 with the fourth affidavit named Notice of Default with Commercial affidavit of Obligation of ANZ Bank and its Officers sent 5 May and all received by 7 May 2025 where all the parties had until 15 May 2025 to make the

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payment due at that time or provide a point by point rebuttal and chose to take no action. The commercial lien was put in place on 16 May 2025, where once a commercial lien is 90 days overdue it becomes a criminal offence as well as commercial charges. Minimum of monthly bills were sent after this time with ten percent weekly accruing interest.

7. Supreme Justice Frederick confirms that the directors of ANZ BANK NEW ZEALAND and ANZ HOLDINGS (NEW ZEALAND) and ANZ FUNDS PTY all on tracking number LW124333411NZ and ANZ GROUP HOLDINGS on tracking number LW124333425NZ were informed that a court insolvency hearing was scheduled for today where they were given one final chance to make payment or rebut and have chosen not to do so. Each of the named debtors and defendants have made themselves personally liable for this debt due to failure of fiduciary duty of care.
8. The directors of the parent corporations were informed that in the event of non-payment and no point by point rebuttal by the directors of ANZ BANK NEW ZEALAND that they will liquidated on 25 August 2025 and that the claimants also have right of claim off the parent corporations being ANZ HOLDINGS (NEW ZEALAND) and ANZ FUNDS PTY and ANZ GROUP HOLDINGS and any other corporation or entity found during the process of discovery.
9. This debt came about due to credit card fraud noted for the credit card with ANZ account number 9554 1054 1004 2608, where the directors of ANZ BANK NEW ZEALAND were notified on 2 December 2024 that the officers or agents of ANZ BANK NEW ZEALAND had used fraudulent joinder between a living man and legal fiction entity to place a debt onto a living man without full disclosure which nullifies this and any previous signed agreement. Once ANZ Bank were notified their fiduciary duty to cancel this fraudulent credit card debt they ignored this request, continued to send fraudulent bills including using threats and intimidation and made themselves commercially liable for seven years of monthly credit card bill statements with a one million dollars charge each bill. The initial charge was eighty-four million dollars which has continued accruing ten percent weekly interest that has resulted in the current outstanding debt.
10. ANZ BANK NEW ZEALAND and ANZ HOLDINGS (NEW ZEALAND) and ANZ FUNDS PTY and ANZ GROUP HOLDINGS and their officers have had plenty of opportunity to take remedy and chosen not to.
11. As we are now under the jurisdiction of Almighty God stealing and bearing false witness all for commercial gain and causing significant harm to individuals are considered serious crimes that banks and the officers that work for them must now be held fully accountable for their actions. Due to no point by point full rebuttal received to the court service address it is taken as non-rebuttal and silent acquiescence and tacit acceptance that all content provided by the claimants is correct and true with immediate summary judgement to the claimants being Richard and Janine of the House of Walters that all of the listed individuals and corporations be made insolvent today the 25th day of August 2025 at 1.22pm.
12. The following criminal charges are also in place including the officers responsibility to comply and provide the financial records of the companies they act on behalf of:



**A. Crimes Act 1961 New Zealand ('s' stands for section)**

- s98 – Dealing in slaves
- s115,116 Conspiring to bring false accusation, conspiring to defeat justice
- s174 & s175 – Threats and intimidation
- s217–219 – Theft, including by deception and conversion
- s227 & s228 – Dishonestly taking or using documents/property
- s230 – False accounting
- s240 & s243 – Obtaining gain by deception or causing loss by deception
- s258–260 – Conspiracy to defraud; false statements

**B. Mercantile Law Act 1880 / Bills of Exchange Acts (1883, 1908)**

- Misuse of negotiable instruments
- Fraudulent enforcement or issuance of financial instruments

**C. Cestui Que Vie Act 1666**

- Fraudulent conversion under presumption of legal death

**D. Universal Commercial Ten Maxims of Law**

- Fraud vitiates all contracts
- No man is above the law
- He who fails to assert his rights has none

**E. Secret Commissions Act 1910**

- Chapters 6–9, 13: Unlawful inducements or hidden benefits

**F. International Covenant on Civil and Political Rights (ICCPR) 1967**

- Articles 3, 8, 17, 19: Equal rights, protection from arbitrary deprivation

**G. Universal Declaration of Human Rights 1948**

- Article 17: Right to property and due process

**H. Criminal Procedure Act 2011**

- Parts 1 & 2: Breach of lawful charge and fair trial procedures

**I. International Crimes and Criminal Act 2000**

- Sections 9–21: Crimes against humanity and systemic deceit

**J. Maritime Crimes Act**

- Sections 4 & 6: Unlawful jurisdictional overreach

**K. Uniform Commercial Code (UCC)**

- UCC 1-308, 1-207, 2-104, 1341, 1342: Fraud and reservation of rights

**L. Common Law of England / Imperial Laws Application Act 1988**

- Section 5: Property rights and protection from arbitrary confiscation

**M. New Zealand Bills of Rights Act 1990**

The court has asked the three witnesses if they agree if sufficient evidence has been provided for summary judgement is made against the debtors and defendants for non-payment of lawful debts and are therefore able to be liquidated. The three witnesses agree. Therefore with full lawful rights the court makes all of the following individuals and corporations insolvent today being the twenty-fifth day of August 2025 at 1.22pm. The court appoints Crown-Janine as the Royal Assignor and Statutory Manager of each and every insolvency listed here today also as the Secured Party Creditor and Claimant,

All of the individuals and associated corporations and trusts and societies assets are now lawfully transferred into the ownership of Janine and the People's Irrevocable Trust, with full lawful right of seizure of all assets due to non-payment.

The names of the individuals and corporation entities made insolvent today are listed below with names written as found on the NZ companies office website or website of the company or trust or entity they work for or as written on official documentation of the corporation or trust they act on behalf, where if the





trading entity is different than the one listed it is considered as being entered into the public record due to misrepresentation.

**There is also lawful right to claim off the parent and any successor corporations or associated trusts that sit behind any of the liquidated corporations or individuals.**

**Crown-Janine UFN** means that Crown-Janine is the Statutory Manager until further notice

All cases have been given an insolvency number.

Date	Time	Corporation or Trust or Incorporated Society	Insolvency Number	NZCO or Society No. and NZBN	Statutory Manager
25/8/2025	1.22pm	ANZ BANK NEW ZEALAND	2508202501	NZCO 35976 NZBN 9429040797410	Crown-Janine UFN
25/8/2025	1.22pm	Antonia WATSON in her full private and commercial capacity	2508202502		Crown-Janine UFN
25/8/2025	1.22pm	Scott Andrew ST JOHN in his full private and commercial capacity	2508202503		Crown-Janine UFN
25/8/2025	1.22pm	Nagaja Tharanginee SANATKUMAR in her full private and commercial capacity	2508202504		Crown-Janine UFN
25/8/2025	1.22pm	Carolyn Mary STEELE in her full private and commercial capacity	2508202505		Crown-Janine UFN
25/8/2025	1.22pm	Mark TUME in his full private and commercial capacity	2508202506		Crown-Janine UFN
25/8/2025	1.22pm	Joan WITHERS in her full private and commercial capacity	2508202507		Crown-Janine UFN
25/8/2025	1.22pm	Gerard Mark FLORIAN in his full private and commercial capacity	2508202508		Crown-Janine UFN
25/8/2025	1.22pm	<b>ANZ BANK HOLDINGS (NEW ZEALAND)</b>	2508202509	NZCO: 389403 NZBN:9429039462817	Crown-Janine UFN
25/8/2025	1.22pm	Farhan FARUQUI	2508202510		Crown-Janine UFN
25/8/2025	1.22pm	Benjamin Paul KELLEHER	2508202511		Crown-Janine UFN
25/8/2025	1.22pm	Lorraine Rita MAPU	2508202512		Crown-Janine UFN
25/8/2025	1.22pm	<b>ANZ FUNDS PTY</b>	2508202513	ACN: 004 594 343 and ABN: 61 004 594 343	Crown-Janine UFN
25/8/2025	1.22pm	James Grant NEMETH	2508202514		Crown-Janine UFN
25/8/2025	1.22pm	<b>ANZ GROUP HOLDINGS</b>	2508202515	ACN: 004 594 343 and ABN: 61 004 594 343	Crown-Janine UFN
25/8/2025	1.22pm	Paul O'SULLIVAN	2508202516		Crown-Janine UFN
25/8/2025	1.22pm	Shayne ELLIOTT	2508202517		Crown-Janine UFN
25/8/2025	1.22pm	Sarah HALTON	2508202518		Crown-Janine UFN
25/8/2025	1.22pm	Christine O'REILLY	2508202519		Crown-Janine UFN
25/8/2025	1.22pm	Jeffrey SMITH	2508202520		Crown-Janine UFN
25/8/2025	1.22pm	Holly KRAMER	2508202521		Crown-Janine UFN
25/8/2025	1.22pm	Richard GIBB	2508202522		Crown-Janine UFN
25/8/2025	1.22pm	Scott ST JOHN	2508202523		Crown-Janine UFN



25/8/2025	1.22pm	Alison GERRY	2508202524		Crown-Janine UFN
25/8/2025	1.22pm	Graham HODGES	2508202525		Crown-Janine UFN
25/8/2025	1.22pm	John CINCOTTA	2508202526		Crown-Janine UFN

These Summary Judgements are issued pursuant to failure to pay the outstanding debt due and owing, resulting in a charge over the whole of the assets, liabilities and rights in the Crown where Her Majesty Queen Janine as Crown over the Crown corporations assumes Creditor's Rights to claim money owed to any creditor with the claimants having first right of claim as the Secured party creditors affirmed in the Highest Court on Terra Earth for the restoration of God's Kingdom here on earth within the realms of the United Kingdom of Terra Earth assents to the place of Royal Assignor and Royal Assignee in the Crown of Her Majesty Queen Janine of the Royal House of Walters to administrate the liquidation of all of the corporations and organisations and entities and individuals named above.

Crown- Janine makes it clear that through summary judgement gained in the High Court she sits in lawful positions as Crown, Commander and Chief above the corporations and officers and agents and registrars and judges and lawyers and barristers and solicitors and any individuals acting on behalf of the corporations and Crown-Janine in the position of God's representative here on earth on behalf of all mankind to hold those accountable for doing harm.

The following details apply to all of the insolvencies listed today

Insolvency type: **Court Liquidation**

Insolvency status: **Liquidation (Current)**

Liquidation date/time: 25-August 2025 **1.22pm**

Court: **Highest Court of Terra Earth under Jurisdiction God Almighty**

Type of liquidations: individuals, banking, trusts, societies and corporations

Office for enquiries: Now Freedom For All-**PO Box 9006 Greerton, Tauranga 3142**

**nowfreedomforall@protonmail.com**

Case officer: **Royal Assignor and Assignee in the Crown of Her Majesty Queen Janine of the Royal House of Walters who is also appointed as the Statutory Manager**

**The directors and trustees and chief executive officers now have ten working days to provide the financial and operational records of public and private ledgers of all of the corporations made insolvent today before becoming criminally and personally liable for the debt and will then face personal liability and insolvency. The individuals also have ten working days to provide the financial and operational records of public and private ledgers before becoming criminally liable and a warrant out for arrest. There is also the lawful right to go after parent and successor entities. The insolvencies will be publicly gazetted so that other creditors have right of claim of their debts, now that these corporations have become insolvent.**

All men and women in the private have a right to appeal the court decision and be formally trialled in front of their peers with the knowledge that if trialled in front of peers in the Royal Court under the Jurisdiction of God Almighty that the charges already in place commercially due to evidence of harm and loss will lead to sentencing for the criminal charges of harm. If the man or woman shows remorse to their actions or decisions or lack of actions then he or she will have the opportunity to communicate their commitment to help undo harm, and victims will have the opportunity to declare his/her victim impact and the court will decide on the appropriate sentencing. Following orders is not an acceptable reason for an appeal for all are accountable for his or her own actions.

As all the officers are now declared insolvent and now entered liquidation and statutory management all their roles as partner, director, officer, lawyer, solicitor or barrister have now become vacant, where once made insolvent are not able to hold positions of authority. The Royal Assignor Crown-Janine steps in to fill this role until she appoints someone else into this role. The Court makes it clear that the men and women made insolvent can not be appointed into any other roles or portfolios and any decision he or she makes from the time of insolvency is unlawful and is considered revoked unless the Royal assignor or appointed Statutory manager Crown-Janine approves that decision in writing.





The three witnesses attending with names Margaret, Jennine, and Karl agree and confirm that all the information presented in this hearing is true and correct that the debtors failed to settle their debts and as a result with full lawful authority have been declared insolvent at 1.22pm on Monday the twenty-fifth day of August in the year of 2025. The hearing closed at 1.38pm.

Sealed with the Court Seal



Authorised and Confirmed by Crown-Frederick of the Royal House of Stewart  
Supreme Justice  
Service Address: PO Box 9006, Greerton, Tauranga 3142

A handwritten signature in blue ink, appearing to read "Frederick", is written over a faint, circular, dotted watermark that matches the court seal.

Janine of the Royal House of Walters as Crown, Commander and Chief assents to role of Royal Assignor and Royal Assignee and Statutory Manager in the Crown

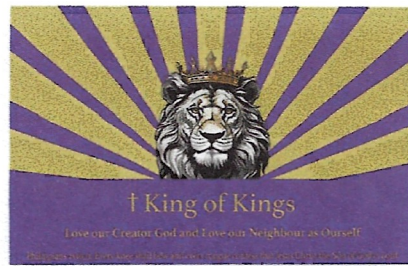
A handwritten signature in blue ink, appearing to read "Crown - Janine", is written over a faint, circular, dotted watermark that matches the court seal.

On 25<sup>th</sup> day of August in the year of two thousand and twenty-five

A small, handwritten signature in blue ink is located in the bottom right corner of the page.



Exhibit A Bill ledger showing amount overdue on 25 August 2024



Richard and Janine of the House of Walters  
Principal and Claimants and Secured Party Creditor  
PO Box 9006  
Tauranga [3142]

**The Whole Earth land sea and air and everything else now under Jurisdiction of God Almighty**  
**Thou Shall not Steal or Bear False Witness**

**DATE : 25/08/2025**

Notice of Money Owed with True Lawful and Rightful Claim

**True Bill Ledger of Claim overdue to the Claimants on 25th day of August in year 2025**

This is a live document with interest charges being added until settled in full

Commercial lien now 100 days overdue, where now criminal offense if not paid and lawful right to liquidate

**Debtors listed as:**

Antonia WATSON in her full private and commercial capacity as well as ANZ BANK corporation

ANZ BANK NEW ZEALAND LIMITED with nzbn 9429040797410

Scott Andrew ST JOHN in his full private and commercial capacity

Nagaja Tharanginee SANATKUMAR in her full private and commercial capacity

Carolyn Mary STEELE in her full private and commercial capacity

Mark TUME in his full private and commercial capacity

Joan WITHERS in her full private and commercial capacity

Gerard Mark FLORIAN in his full private and commercial capacity

Care of ANZ Centre, Ground Floor 23-29 Albert Street, Auckland 1010

DATE	DESCRIPTION	AMOUNT
2/06/2025	total amount owed on 2 June 2025 being seven hundred and fifteen million dollars, five hundred and ninety-seven thousand, seven hundred and thirty-two dollars and eleven cents commercial lien placed on 16/5/25 now 14 days from this date where if not paid in full by 90th day (15 August 2025) the lawful right to liquidate the corporations and individuals with liability plus seize their assets plus make claim off the parent or successor corporations or trusts with ten percent penalty accruing interest continuing until paid in full	\$ 715,597,732.11
9/06/2025	ten percent accruing interest	\$ 71,559,773.21
16/06/2025	ten percent accruing interest	\$ 78,715,750.53
23/06/2025	ten percent accruing interest	\$ 86,587,325.59
30/06/2025	ten percent accruing interest	\$ 95,246,058.14
7/07/2025	ten percent accruing interest	\$ 104,770,663.96
14/07/2025	ten percent accruing interest	\$ 115,247,730.35
14/07/2025	total owed on 14 July 2025 being \$1,267,725,033.89	\$ 1,267,725,033.89
21/07/2025	ten percent accruing interest	\$ 126,772,503.39
28/07/2025	ten percent accruing interest	\$ 139,449,753.73
4/08/2025	ten percent accruing interest	\$ 153,394,729.10
11/08/2025	ten percent accruing interest	\$ 168,734,202.01
15/08/2025	90th day of commercial lien where now criminal charges for non-payment	
18/08/2025	ten percent accruing interest	\$ 185,607,622.21
25/08/2025	ten percent accruing interest	\$ 204,168,384.43
	total overdue on 25/08/2025	\$ 2,245,852,228.77

**due to non payment scheduled for liquidation on 25/8/2025 for amount of \$2,245,852,228.77 in writing being two billion,two hundred and forty-five million, eight hundred and fifty-two thousand, two hundred and twenty-eight dollars and thirty four cents, with ten percent accruing penalty interest until ceasing trading plus lawful right to claim and seize assets off the parent corporations and entities and individuals and officers**

**All Rights Reserved Absolutely**