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

Statutory Manager of Insolvencies: Crown-Janine
PO Box 9006 Greerton, Tauranga 3142

Summary Judgement in the High Court of New Zealand on 19 September 2024 and placed the Jurisdiction of Land, Air, Water 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 as commonly recognised by living men and women and counting Systems, where the interpretation is that of the author unless definition provided. 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.

<u>Notice That Westpac New Zealand and all Officers and Individuals and Associated entities Continue to Trade Recklessly One year after Declared Insolvent and Not declared debt owed to the Public, Customers or Shareholders Which Are Criminal Offences and Now Criminal Charges Laid</u>

<u>24th day of July 2026</u>

Catherine McGrath, in the private as well as on behalf of WESTPAC NEW ZEALAND and all other Westpac Entities,
Tania O'Brien in the private as well as on behalf of WESTPAC NEW ZEALAND and all Westpac banking corporations
Debra Ruth BIRCH in the private as well as on behalf of WESTPAC NEW ZEALAND,
David John GREEN in the private as well as on behalf of WESTPAC NEW ZEALAND,
Philippa Mary GREENWOOD in the private as well as on behalf of WESTPAC NEW ZEALAND,
Robert David HAMILTON in the private as well as on behalf of WESTPAC NEW ZEALAND,
David Thomas HAVERCROFT in the private as well as on behalf of WESTPAC NEW ZEALAND,
Ian Samuel KNOWLES in the private as well as on behalf of WESTPAC NEW ZEALAND,
Catherine Anne MCGRATH in the private as well as on behalf of WESTPAC NEW ZEALAND,
Christine Joy PARKER in the private as well as on behalf of WESTPAC NEW ZEALAND,
Michael Campbell ROWLAND in the private as well as on behalf of WESTPAC NEW ZEALAND
WESTPAC NEW ZEALAND GROUP, WESTPAC BANKING CORPORATION
WESTPAC OVERSEAS HOLDINGS NO. 2 PTY, WESTPAC HOLDINGS - NZ - LIMITED
WESTPAC NEW ZEALAND, WESTPAC NZ OPERATIONS
WESTPAC NZ SECURITISATION, WESTPAC NZ SECURITISATION HOLDINGS, WESTPAC SECURITIES NZ
WESTPAC SECURITISATION MANAGEMENT NZ
WESTPAC FINANCIAL SERVICES GROUP-NZ- LIMITED, WESTPAC EQUITY HOLDINGS PTY
WESTPAC NZ COVERED BOND, WESTPAC NZ COVERED BOND HOLDINGS
WESTPAC GROUP INVESTMENT-NZ-LIMITED, WESTPAC (NZ) INVESTMENTS
WESTPAC CAPITAL-NZ- LIMITED, WESTPAC EQUITY INVESTMENTS NZ
WESTPAC NEW ZEALAND with Company Number 1763882; NZBN: 9429034324622, 16 Takutai Square, Auckland 1010
Kim THACKWELL in the private as well as on behalf of WESTPAC NEW ZEALAND
And Sean GOLLINS in the private as well as Minter Ellison Rudd Watts representing WESTPAC NEW ZEALAND
And Jenny HENRY in the private as well as Minter Ellison Rudd Watts representing WESTPAC NEW ZEALAND
as the debtors and Defendants against the commercial and criminal charges

To all of the above listed individuals in the private as well as on behalf of the corporations they act for.

1. That on the twenty-fourth day of July in the year of 2025 all the above individuals and corporation debtors and defendants listed above were made insolvent in the Highest Court on Terra Earth for failure to make payment or provide defence to five commercial affidavits with certificated commercial lien being more than 90 days overdue, which is also a criminal offence. The debt outstanding on that same day was fifty-five million, forty-six thousand and one hundred and sixty-seven dollars and ninety-four cents ($55,046,176.94) with ten percent monthly accruing interest until settled in full or the lawful right to make insolvent and seize all assets off the individuals and entities they represent; and

2. That evidence was presented on day of summary judgement and insolvency that **WESTPAC NEW ZEALAND** banking corporation of two mortgages where its officers and agents in conjunction with the Reserve Bank of New Zealand confirmed by documentation from Reserve Bank on money creation that credit funds were created that did not exist prior using the wet ink signature of the living man who signed the agreement without disclosure or informed consent and in doing so committed fraud where there was never any debt owing and charged the lender twice plus interest for a debt that never existed. It was also not disclosed what property they took security over and on sold the loan document without the knowledge or consent removing all guarantors and assumed power of attorneys due to non-disclosure, non-consent and fraud makes any contract null and void nullifying the loan agreement and cancelling the fraudulent mortgage instruments; and

3. That all the listed debtors and defendants were provided ten working days from time of first receipt of court insolvency to provide the financial and operational records of public and private ledgers of all of the individuals and corporations made insolvent with final day for response being Friday the eighth day of August 2025 where there was no co-operation and no handing over of the financial and operational records; showing dishonour, actions of bad faith which remove any and all private immunity; and

4. That once a corporation declared insolvent any trade from that date is reckless and criminal; and

5. That the evidence presented on 24 July 2025 showed that the same process in paragraph one is used for all mortgage loans conducted by officers and agents on behalf of WESTPAC NEW ZEALAND banking corporations; and

6. That due to proof provided on date of insolvency that all mortgages by Westpac conducted fraudulently all mortgages were also nullified on the date of insolvency Westpac New Zealand corporation on 24 July 2025, with customer lenders now being secured party creditors of WESTPAC NEW ZEALAND and penalty charges in place for any funds taken from customer accounts to pay fraudulent mortgage principal and interest costs ; and

7. Westpac New Zealand corporation public disclosure statement dated 31 March 2026 available on their website on page 13 shows that they hold $73.351billion nz dollars in mortgage loans. From canstar.co.nz the average mortgage home loan in New Zealand in 2025 was $601,700.00. Using this average mortgage value the way to calculate approximate number of mortgage home loans held by Westpac is 73,351,000,000/601,700 which is 121,906 home loans that are fraudulent in nature requiring to be paid back and as the officers of Westpac New Zealand have ignored their fiduciary responsibilities to cancel the fraudulent loans these are now registered on commercial lien as a debt where the statutory manager of their insolvency is also able to add double the value due back to each lender as credit plus penalty interest dating back to the time of insolvency. So added from 8 August 2025 was $73.351 billion x 2 plus

original insolvency debt of $55,046,176.94 coming to a total of $146,757,046,176.94 due on 8 August 2026; and

8. That a one million dollar charge has been added for every time funds removed from a customer's account for payment on all fraudulent cancelled mortgages from date of insolvency being the date that all mortgages were nullified by the court and statutory manager due to fraud, where most mortgages had funds removed on fortnightly basis for 121,906 home loan accounts with a fortnightly penalty charge of one million per removal of funds being fortnightly charge of $121,906,000,000.000 nz billion dollars; and

9. That due to the seriousness of Westpac banking corporations continuing to trade recklessly while insolvent and continuing the Statutory manager has also added weekly ten percent accruing penalty interest charge for the corporation and its officers continuing to participate in fraudulent debt slavery as well as selling properties by mortgagee sale. **The grand total of debt payable by WESTPAC NEW ZEALAND and all listed debtors on 24th day of July 2026 is one hundred and thirty-eight trillion, one hundred and eighty billion, three hundred and sixty-one million, three hundred and eighteen thousand, five hundred and thirty-eight dollars ($138,180,361,318,538.00nzd) due to the home loan creditors as the secured party creditors where the Statutory Manager is keeping account of debt owed to the 121,906 home owners with bill ledger on page 5 of this document.**

10. It is also confirmed that Jenny Henry acting on behalf of WESTPAC NEW ZEALAND and MINTER ELLISON RUDD WATTS has continued making threats against the whistle blowers Janice Eileen and Jasper Roelof of the House of De Raad who provided evidence of money owed to them by WESTPAC NEW ZEALAND and evidence of the fraud in the mortgage document process. All communication was requested on 11 August 2025 regarding all financial matters of WESTPAC NEW ZEALAND and all other all listed parties to be sent to me, Crown-Janine the Statutory Manager. Further charges will be laid for threats and bullying and unlawful seizure and sale of any customer property due to unlawful mortgagee sales being conducted while insolvent.

11. That the following crimes have been charged against the listed individuals, directors, officers of **WESTPAC NEW ZEALAND and associated corporations** as well as debt collectors or agents or crown corporation agents or law firm or individuals acting on their behalf:

Criminal Charges

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 by deception or causing loss by deception
- s258–260 – Conspiracy to defraud; false statements
- s405 – General conspiracies

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

A request is being placed for a full audit and debt and criminal charges reported to World Bank, Privy Council, International Monetary Fund, Reserve Bank of New Zealand and all other organisations in positions of authority over New Zealand and World Banking systems, plus notice gazetted for the public knowledge.

Sealed with the Court Seal

Seal of the Highest Court on Terra Earth
★ Jurisdiction of God Almighty ★

Crown-Janine

Janine of the Royal House of Walters as Crown and Statutory Manager of WESTPAC NEW ZEALAND and all other listed parties.
On the 24th day of July in the year of two thousand and twenty-six

King of Kings
Love our Creator God and Love our Neighbour as Ourself
Philippians 2v10,11, Every knee shall bow and every tongue confess that Jesus Christ the Son of God is Lord

Crown-Janine as Statutory Manager
Also as Commander, Chief and Crown of the Crown Corporations
PO Box 9006 Greerton, Tauranga 3142
nowfreedomforall@protonmail.com

DATE : 24 July 2026

Janine has Placed the Whole World under Jurisdiction of God Almighty where Thou Shall not Steal or Bear False Witness

All character and content are what are commonly recognised by living men and women where all that matters is the truth
True Bill Ledger of Claim due on 24 July 2026 from WESTPAC NEW ZEALAND and associated listed debtors
NOTICE TO AGENT IS NOTICE TO PRINCIPAL and NOTICE TO PRINCIPAL IS NOTICE TO AGENT and SUCCESSOR

Debtors listed as:

Catherine McGrath, in the private as well as on behalf of WESTPAC NEW ZEALAND
Tania O'Brien in the private as well as on behalf of WESTPAC NEW ZEALAND
Debra Ruth BIRCH in the private as well as on behalf of WESTPAC NEW ZEALAND
David John GREEN in the private as well as on behalf of WESTPAC NEW ZEALAND
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WESTPAC NZ SECURITISATION, WESTPAC NZ SECURITISATION HOLDINGS, WESTPAC SECURITIES NZ
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WESTPAC FINANCIAL SERVICES GROUP-NZ- LIMITED, WESTPAC EQUITY HOLDINGS PTY
WESTPAC NZ COVERED BOND, WESTPAC NZ COVERED BOND HOLDINGS
WESTPAC GROUP INVESTMENT-NZ-LIMITED, WESTPAC (NZ) INVESTMENTS
WESTPAC CAPITAL-NZ- LIMITED, WESTPAC EQUITY INVESTMENTS NZ
WESTPAC NEW ZEALAND NZCO 1763882; NZBN: 9429034324622, 16 Takutai Square, Auckland 1010
And Sean GOLLIN in the private as well as Ellison Minter Rudd Watts on behalf of WESTPAC NEW ZEALAND
And Jenny HENRY in the private as well as Ellison Minter Rudd Watts on behalf of WESTPAC NEW ZEALAND

NOT LIE OR BEAR FALSE WITNESS (Exodus 20:15,16)

DATE	DESCRIPTION	AMOUNT
24/07/2025	amount owed at time of insolvency by all of the above debtors	$55,046,176.94
8/08/2025	annual disclosure statement showing $73.351 billion in mortgage loans where loan is actual credit so to correct record require to pay back double	$146,757,046,176.94
8/08/2025	one million charge for every time funds taken from cancelled mortgages from disclosure statement and canstar estimate 121,906 loans with one million charge per removal funds from customer account for mortgage being charge $121.906 billion per fortnight for each mortgage	$121,906,000,000.00
1/10/2025	further 5 charges for fortnightly funds removed from cancelled mortgages	$609,530,000,000.00
1/10/2025	total charges to 10/10/2025 before penalty interest added	$878,248,092,353.88
	ten percent weekly penalty charges from 24/7/25 for ten weeks	$1,399,701,275,286.21
1/10/2025	**total due on 1 october 2025**	**$2,277,949,367,640.09**
1/01/2026	further 6 charges for fortnightly funds removed from cancelled mortgages	$731,436,000,000.00
	13 weeks of ten percent weekly accruing penalty interest	$5,586,149,662,108.76
1/01/2026	total due on 1 January 2026	**$8,595,535,029,748.84**
22/07/2026	further 15 fortnightly charges for funds removed cancelled mortgages	1,828,590,000,000.00
22/07/2026	29 weeks of ten percent weekly accruing penalty interest	$127,756,236,288,790.00
24/07/2026	total due on 24 July one year since insolvency and continuing to trade recklessly is one hundred and thirty-eight trillion, one hundred and eighty billion, three hundred and sixty-one million, three hundred and eighteen thousand, five hundred and thirty-eight dollars due to the home mortgagee holders as the secured party creditors	**$138,180,361,318,538.00**
	Notice that not declaring debt on annual financial report and continuing to trade while insolvent are criminal offences	