AUSTRALIAN PRUDENTIAL REGULATORY AUTHORITY
(Liquidator and Managing Controller Appointed)
Christopher Sheehan (a Bankrupt), Manager, Enforcement
Policy and Advice Division
1 Martin Place (Level 12), NSW 2000
GPO Box 9836, Sydney NSW 2001

ORDER TO ISSUE BANK LICENSE

Dear Mr Sheehan,

I, Unitary Executive/ Liquidator/ Managing Controller/ International Crown Attorney General/ Chief Justice of International Crown Criminal Court for the Abolition of Impunity / Chief Justice of International Crown Court of Justice (Licensor) act for:

1. King Charles III (Licensee), personally and in his capacities as Chief Executive officer of Commonwealth Entities known as the Windsor Family Office (a.k.a. the British Throne) (Liquidator and Managing Controller Appointed) and the Commonwealth of Nations (Liquidator and Managing Controller Appointed).
2. President Donald J Trump (Licensee) in his capacity as Chief Executive Officer of the United States of America (Liquidator and Managing Controller Appointed).
3. Acting Prime Minister Anthony Albanese (Licensees) in his capacity as Chief Executive Officer of Commonwealth Entities known as the Commonwealth States and Territories of Australia (Liquidator and Managing Controller Appointed).
4. President (Licensee) and Secretary General (Licensee) of the Secretariat and Member Nations of the United Nations (Liquidator and Managing Controller Appointed).

I refer to your letter dated 9th December 2025 ("ANNEXURE 1"); it is not addressed correctly, nor is it addressed in accordance with the Notice of Address for Service dated 3rd October 2025 filed in NSD-741-2023; *Australian Prudential Regulatory Authority v Andrew Morton Garrett* ("ANNEXURE 2").

You refer to purported orders made by Acting Justice Lee, ex-parte, dated 14th August 2023, which are invalid and unlawful exercise of Judicial Discretionary Public Powers for the reasons set out in the materials filed and served in those proceedings and in DCCRM-0073-2019; *The Australian Taxation Office (Informant) v Andrew Morton Garrett,* as you know amongst the matters arising in those proceedings was the vacation of all findings of facts and reasons of all courts and tribunals in Australia, United Kingdom and the United States of America by virtue of Order of Nolle Prosequi dated 29th July 2024 ("ANNEXURE 3") creating Common Law, Equitable, Res Judicata, Contractual, Promissory, Collateral Issue Estoppel.

It appears to me, as a layman, that you are seeking to impermissibly relitigate subjects that having already waived your rights you are estopped from doing so being Fraudulent Trading within the meaning of *the Insolvency Act* 1986 (UK) codifying the operation of the Common Law globally.

At no time in either proceeding have you disputed the Facts sworn into evidence by me including, but not limited to, the materials referred to in the Joint Court Book settled 28th April 2024 that you did not prepare for court consideration. ("ANNEXURE 4")

On the 8$^{th\ of}$ January 2016 I applied for a Banking License with APRA, I have not received an intelligible response to that application from you; it can be interpreted from your conduct at all stages prior to the commencement of NSD-741-2023 that you have refused that application; NSD-741-2023 commenced on the drafting of the application and supporting documents on the 13th July 2023 being the day I was discharged from Hospital following surgery and continued until the 5th May 2024 upon service of a Notice of Enforcement by me ("ANNEXURE 5").

You have not applied to set aside The Statutory Letter of Demand dated 17th August 2023 served upon you be me in my capacity as Trustee of Dynamic Capital Bank ("ANNEXURE 6").being an act of insolvency, as you know it is ny finding of a Fact that Dynamic Capital Bank is a Licensed Investment and Trading Bank that does not take deposits from any other person and works exclusively with its own equity and that of 435 related entities registered with the Crown.

The Bank License Number is searchable as a Financial Services License with ASIC and is the subject of Annexure 3.

ASIC

Australian Securities & Investments Commission

Australian Financial Services Licensee

THE TRUSTEE FOR DYNAMIC CAPITAL BANK
AFS Licence Number 543501

Extracted from ASIC's database at AEST 00:50:37 on 12/12/2022

Current Details	
Name:	THE TRUSTEE FOR DYNAMIC CAPITAL BANK
Licence Number:	543501
Status:	Rejected
ABN:	97 236 690 409
Commenced:	28/10/2022
Ceased:	28/10/2022
Addresses	
Principal Business Address:	THE ANDREW GARRETT FAMILY IRREVOCABLE LIVING TRUST, 'Reserve Bank Buildin g' Level 6, 111 Macquarie Street HOBART TAS 7000

Further information relating to this Licensee may be purchased from ASIC.

The alleged rejection without published reason has been set aside as unreasonable and invalid/unlawful exercise of discretionary Public Powers conferred under enactments.

Since the 4$^{th\ of}$ September 2025 the Brand Dynamic Capital Bank has been licensed to GSP Banco in Brasil and remains the intellectual property (since 5th January 2016) of the Andrew Garrett Family Irrevocable Living Trust trading as OenoViva Capital Resources, Brazil Registration CPF: 12192308124, Australia Registration: 42 388 204 496 Hong Kong Registration: TFM 81788.

After 6 years of economic activity statements and income tax returns lodged by me as Trustee of Dynamic Capital Bank you were estopped and had waived your rights to bring NSD-741-2023, which was at all relevant times, an abuse of process for an improper, unlawful and invalid collateral purpose having already waived Legal Privilege [1] and requiring these further enforceable orders for penetration of Legal Privilege.[2]

FURTHER ORDER TO BANK LICENSE

Please accept this communique as yet another order for issuing a Banking License and access to Payment Systems pursuant to my email to you dated 28th November 2025 and the email chain ending 9th December 2025 ("ANNEXURE 7"). Pursuant to a General Retainer Agreement dated 21st November 2025 I will take your correspondence into consideration in obtaining advice from that firm and will revert to you shortly with my views on whether I should pause in dealing with value lawfully vested in me as Trustee it is my preliminary view that your request is inconsistent with International Treaty Laws; Australia remains liable for all "Assets" issues as "Funds" by me.

I refer tp my Notice of Fraudulent Trading issued to OFAC. ("ANNEXURE 8").

ALL RIGHTS RESERVED

In Witness Thereof, This Present Proof of Funds to Serve and Assert by Right, Signed with Full Bank Responsibility By

Bank Officer: Andrew Morton Garrett
Telephone: +61-450-831-708
Email: andrew.garrett@dynamic-capital-bank.com
Pin #: Au; 0061.01
Title: Global: Chairman
Authorized Signature

RESERVE BANK OF AUSTRALIA

DYNAMIC CAPITAL BANK

……………………………………….(signature)
Andrew Morton Garrett
Title: Global: Chairman

[1] **AMG 385**; ATO FOI RELEASE; Debt paper file documents part 1 Andrew Garrett Redacted 7 July re 4-year rule; **AMG 386;** ATO FOI RELEASE; Debt paper file documents part 2 Andrew Garrett_Part1 vr (for release)
[2] **AMG 1077**; Interim Judgment of Kourakis CJ in Viscariello v Macks SCSA 165 of 2006 16th August 2012; **AMG 1078**; Viscariello v Macks [2014] SASC 189 delivered 9th December 2014 re Minter Ellison and Mark Livesey

ANNEXURE 1

9 December 2025

Mr Andrew Morton Garrett
128 Prospect Road
Prospect SA 5082

By email: andrew.garrett@dynamic-capital-bank.com

Sydney

1 Martin Place (Level 12), NSW 2000
GPO Box 9836, Sydney NSW 2001
Australian Prudential Regulation Authority
02 9210 3000 | **apra.gov.au**

Dear Mr Garrett

Dynamic Capital Bank cheque using restricted words under the *Banking Act 1959* (Cth)

You would be aware that Australian Prudential Regulation Authority (**APRA**) is the prudential regulator of the financial services industry and is responsible for administering the *Banking Act 1959* (Cth) (**Banking Act**).

On 14 August 2023, in *Australian Prudential Regulation Authority v Garrett* [2023] FCA 956, Justice Lee of the Federal Court of Australia made orders that you be:

> *… permanently restrained under s 65A of the Banking Act, whether by* [yourself], [your] *servants or agents or otherwise, from orally or in any written or electronic form:*
>
> *(a) carrying on any banking business in Australia in contravention of s 7 of the Banking Act;*
>
> *(b) assuming or using the words "bank", "banker", "banking", "banca", "banque" or any words or phrases of like import (whether or not in English) in relation to any purported bank, business or purported business in contravention of s 66 of the Banking Act; and*
>
> (c) *advertising, representing or stating that any purported bank, business or purported business will carry on banking business.*

Information has been brought to our attention that you may be contravening the orders of Justice Lee.

International Certified Depository Transfer Cash Bank Cheque

We attach to this letter a copy of a document dated 7 August 2025 and titled 'International Certified Depository Transfer Cash Bank Cheque' with the Serial Number '61.00415/25' (**Bank Cheque**), which appears to be issued on behalf of Dynamic Capital Bank (**DCB**) and signed by you.

The Bank Cheque includes, amongst others, the following statements:

- "*Original private bank note: Guaranteed legal tender obligation of the corporate Commonwealth of Australia*";
- "*Drawer: Dynamic Capital Bank™, License No 000543501, Reserve Bank of Australia Account Number 676854575, Austrac Account Number 100813420";*
- *"Credit unconditionally to the order of the drawer: AUD$460,000.00."*

- *"Andrew Morton Garrett, Global Chairman".*

We understand this cheque was intended to pay a judgment debt in Western Australia.

If you issued this document, it appears to be a breach of the orders of Justice Lee.

Other references to Dynamic Capital Bank and Private Gold Reserve Bank

We note the email correspondence sent from andrew.garrett@dynamic-capital-bank.com to various parties, including APRA, on 18 and 22 September 2025, 13 and 27 October 2025, and 28 November 2025. This correspondence contains references to Dynamic Capital Bank and Private Gold Reserve Bank.

If you were responsible for sending this correspondence, it appears to be in breach of the orders made by Justice Lee.

We also note your email of 28 November 2025 refers to an earlier email from you dated 27 September 2024 and a licence application. We do not have a record of these documents. Regardless of the content of those documents, you must heed the following warning.

Cease and desist

You must immediately cease and desist from using the words 'bank', 'banker' and 'banking' in your correspondence in relation to Dynamic Capital Bank, Private Gold Reserve Bank or any other purported bank or business.

APRA reserves all its legal rights, including rights to take further action in relation to this matter in the Federal Court should APRA determine to do so, and without further notice.

Please note that should you choose to respond to this letter, any response may be used to evidence that you are contravening the orders of Justice Lee.

Contravening the orders made by Justice Lee may result in imprisonment, sequestration of property or other punishment.

Yours sincerely

C. Sheehan

Christopher Sheehan
Manager, Enforcement
Legal
Policy and Advice Division

ANNEXURE 2

1

Form 10
Rules 5.02; 11.07

Notice of address for service

No. NSD 741 of 2023

Federal Court of Australia

District Registry: NSW

Division: CORPORATIONS

IN THE MATTER OF THE CROWN (LIQUIDATOR AND MANAGING CONTROLLER APPOINTED), ABN 50 785 365 455 (“THE CROWN”)

AUSTRALIAN PRUDENTIAL REGULATORY AUTHORITY
ABN 79 635 582 658 (LIQUIDATOR AND MANAGING CONTROLLER APPOINTED)
ABN 33 446 145 662

The Plaintiff, Defendant by Counterclaim

&

ANDREW MORTON GARRETT,

- **CROWN ATTORNEY GENERAL ABN 25 582 859 403,**
- **TRUSTEE OF THE OFFICE OF THE CROWN ATTORNEY GENERAL TRUST ABN 33 785 287 219**
- **LIQUIDATOR, AND MANAGING CONTROLLER, BENEFICIARY OF PRIVATE AND PUBLIC TRUSTS, PRIOR TRUSTEE SECURED BY LIEN ABN 70 432 067 434**
- **TRUSTEE OF A LETTER TO MY SONS TRUST ABN 90 243 103 687**
- **SECURED PARTY CREDITOR, REGISTRATION NUMBER 40591602**

The Defendant/Respondent, Plaintiff by Counter Claim and Plaintiff by Cross Claim

&

OTHERS NAMED IN THE SCHEDULE

ANDRE MORTON GARRETT

Andrew Morton Garrett of Unit 3/ 11 Harvey Street, Nailsworth, SA 5083 the Defendant/Respondent, Plaintiff by Counter Claim and Plaintiff by Cross Claim gives notice that the Defendant/Respondent, Plaintiff by Counter Claim and Plaintiff by Cross Claim’s address for service is:

Place: Unit 3/ 11 Harvey Street, Nailsworth, SA 5083

Email: amg@betterworldfuturefund.org

Filed on behalf of (name & role of party)	The Respondent
Prepared by (name of person/lawyer)	Andrew Garrett
Law firm (if applicable)	
Tel 0450 831 708	Fax 02 9617 7125
Email	amg@betterworldfuturefund.org
Address for service (include state and postcode)	Unit 3/ 11 Harvey Street, Nailsworth, South Australia, 5083

Date: Tuesday, 3 October 2023

Signed by Andrew Morton Garrett
the Defendant/Respondent, Plaintiff by
Counter Claim and Plaintiff by Cross Claim's

Schedule

Federal Court of Australia No. NSD 741 of 2023

District Registry: NSW

Division: Corporations

IN THE MATTER OF THE CROWN (LIQUIDATOR AND MANAGING CONTROLLER APPOINTED), ABN 50 785 365 455 ("THE CROWN")

Defendants by Counterclaim

- Second Defendant by Counterclaim: AUSTRALIAN SECURITIES AND INVESTMENTS COMMISION ABN 86 768 265 615 (Liquidator and Managing Controller Appointed) ABN 14 930 849 717
- Third Defendant by Counterclaim: OFFICE OF DIRECTOR PUBLIC PROSECUTIONS ABN 41 036 606 436 (Liquidator and Managing Controller Appointed) ABN 81 695 234 966
- Fourth Defendant by Counterclaim: RESERVE BANK OF AUSTRALIA; RBA; ABN 50 008 559 486 (Liquidator and Managing Controller Appointed) ABN 78 837 313 084
- Fifth Defendant by Counterclaim: AUSTRALIAN FINANCIAL SECURITY AUTHORITY ABN 63 384 330 717 (Liquidator and Managing Controller Appointed) ABN 69 330 112 201
- Sixth Defendant by Counterclaim: AUSTRALIAN TAX OFFICE ABN 51 824 753 556 (Liquidator and Managing Controller Appointed) ABN 80 507 314 616
- Seventh Defendant by Counterclaim: ASX LIMITED TRADING AS AUSTRALIAN SECURITIES EXCHANGE ABN 98 008 624 691 (Liquidator and Managing Controller Appointed) ABN 13 838 529 239
- Eighth Defendant by Counterclaim: AUSTRALIAN COMPETITION CONSUMER COMMISSION ABN 94 410 483 623 (Liquidator and Managing Controller Appointed) ABN 63 7272 327 253
- Ninth Defendant by Counterclaim: AUSTRALIAN TRANSACTION REPORTS & ANALYSIS CENTRE (AUSTRAC) ABN 32 770 513 371 (Liquidator and Managing Controller Appointed) ABN 21 606 854 402
- AND THE OTHERS WHO ARE PUBLIC OFFICIALS/ OFFICERS OF THE CROWN NAMED IN THE SCHEDULE OF THE EXHIBITS PRODUCED AND MARKED AS:
  - **AMG 6867** FFR; AMG; CAG; DCCRM-0073-2019 CORRIGENDUM TO AMG 6776
  - **AMG 6793**; CAG; DCCRM-0073-2019 CORRIGENDUM NOTICE TO ADMIT FACTS; 6769 03.07.2023.
  - **AMG 7015** FFR; AMG; CAG; DCCRM-0073-2019 CORRIGENDUM TO AMG 6776 AND AMG 6867 TREASON; - Portuguese (Brasil) published 28.08.2023.

Defendants by Cross Claim

- First Defendant by Cross Claim: GRAHAM M KELLY, GRANT MITCHELL, JEREMY V REES and 8 OTHERS ABN 43 972 467 798 trading as Phillips Fox (Liquidator and Managing Controller Appointed) ABN 42 309 160 899
- Second Defendant by Cross Claim: PRICE WATERHOUSE COOPERS PARTNERSHIP ABN 26 563 812 149 (Liquidator and Managing Controller Appointed) ABN 33 576 208 539
- Third Defendant by Cross Claim: DENTONS AUSTRALIA LIMITED ABN 69 100 963 308; ABN 69 100 963 308 (Liquidator and Managing Controller Appointed) ABN 18 566 556 334
- Fourth Defendant by Cross Claim: FINLAYSONS LAWYERS ABN 92 386 254 392 (Liquidator and Managing Controller Appointed) ABN 11 282 732 966
- Fifth Defendant by Cross Claim: The Office of the Legal Practioners Conduct Commissioner of South Australia (Liquidator and Managing Controller Appointed) as The Trustee for the Bankrupt Estate of Greg Mornington May (prior Alleged Legal Practitioners Conduct Commissioner) ABN 92 525 987 567
- Sixth Defendant by Cross Claim: The Bankrupt Estate of Mark Dreyfus, the Acting Attorney General of Australia and the Department of the Attorney General (Liquidator and Managing Controller Appointed)