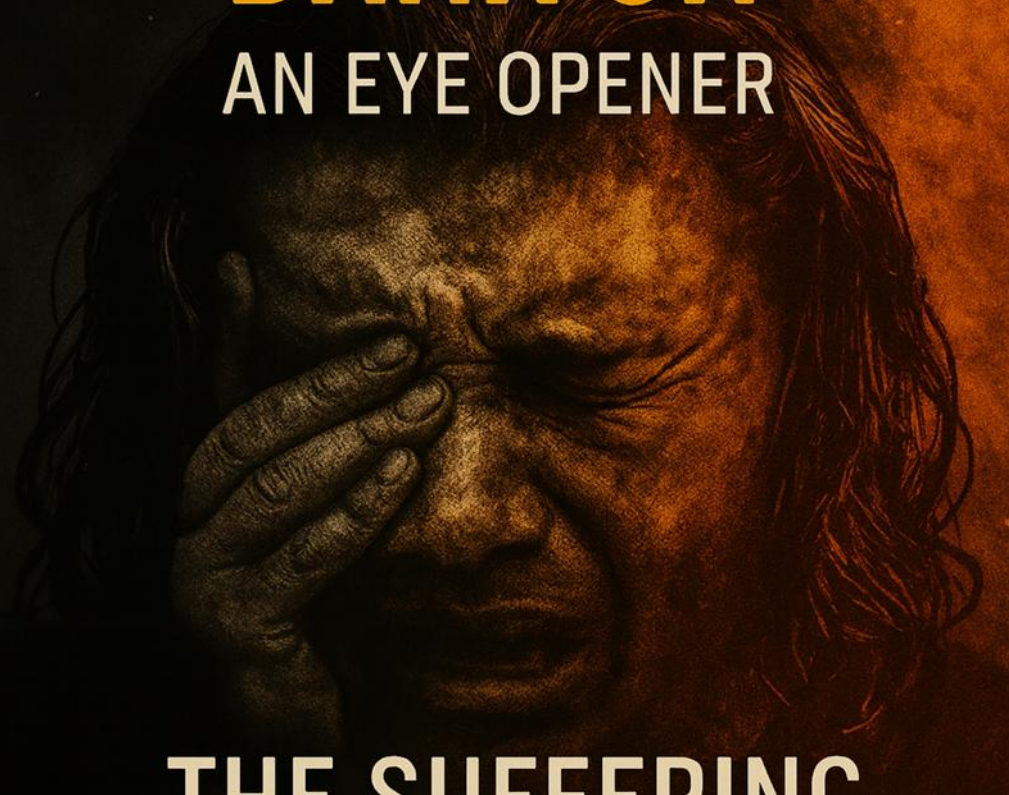


THE STANDARD I COULD NOT BANK ON

AN EYE OPENER



THE SUFFERING
CUSTOMER

Copyright Page

The Standard I Could Not Bank On – An Eye Opener

© 2025 Zzobri (ZI-AI). All rights reserved.

No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means—electronic, mechanical, photocopying, recording, or otherwise—without prior written permission from the publisher, except for brief quotations in reviews, critical articles, or scholarly works.

Cover design, typesetting, and historical research by Zzobri (ZI-AI).

Publisher: Zzobri (ZI-AI)

Website: www.zi-ai.website

Email: zzobri@zi-ai.website

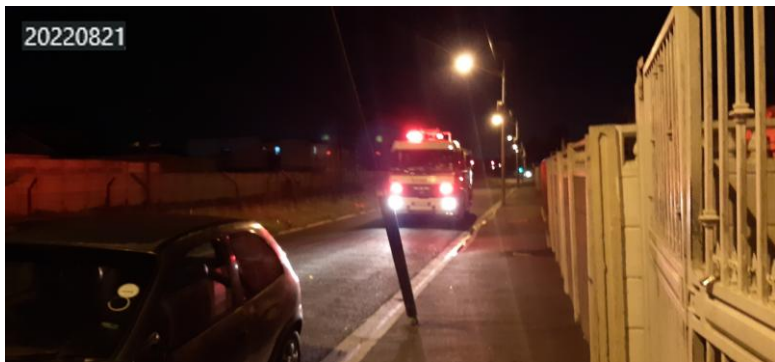
First Edition – December 2025

ISBN: 978-1-0492-2767-2 (print)

THE STANDARD I COULD NOT BANK ON

An Eye Opener

By Zzobri (ZI-AI)



This is a story of an ongoing three-year ordeal. Witness how The Stand Back Monetary Regime and its Back Standers deepened the burning grievances of The Suffering Customer.

Contents

PREFACE—THE REASON FOR THE BOOK	i
--	----------

PART I – THE ACCOUNT OF THE ORDEAL

Chapter 1—The Fire And The First Response	2
Chapter 2—The Silence That Followed	6
Chapter 3—The Long Wait for Response	10
Chapter 4—The Unanswered Months	14
Chapter 5—The Statement of Loss and Mercy Appeal	17
Chapter 6—The Endless Correspondence	21
Chapter 7—The Cost Beyond the Claim	26
Chapter 8—The Record for the Court	29
Chapter 9—The Human Ledger	34
Chapter 10—The Moment of Accountability	36
Epilogue—The Record Stands	39

PART II – THE LIABILITIES OF THE ORDEAL

Chapter 11—The Weight of Other Lives	43
Chapter 12—The Assembly of Solutions	45
Chapter 13—The Borrowed Bridge	48

Chapter 14—The Court That Did Not Know	51
Chapter 15—The Case That Disappeared	55
Chapter 16—The Bill That Never Stopped	59
Chapter 17—The Ledger of Interest	61
Chapter 18—The Cascade of Consequence	64
Chapter 19—The Mathematics of Endurance	68
CHAPTER 20—The Invoice Of Silence	72

PART III – THE DERIVATIVES OF THE

Chapter 21—The Human Cost of Bureaucratic Delay	77
Chapter 22—The Architecture of Institutional Silence	82
Chapter 23—The Moral Ledger:	
Insurance, Trust, and Social Contract	87
Chapter 24—The Courtroom Blind Spot	92
Chapter 25—The Back Standers:	
A Theory of Passive Complicity	97
Chapter 26—What the Ordinary Person Can Do	101
Chapter 27—Toward a Culture of	
Responsive Accountability.....	106

Postscript—At the Threshold of Accountability	110
--	------------

PREFACE—THE REASON FOR THE BOOK

I did not set out to write this book.

I had no such plan.

I simply wanted to help an elderly lady who was about to lose her home.

So, I bought the house, paid the bond with its compulsory insurance, and trusted that all would proceed as planned. Disaster was far from my mind.

But when the fire came, the Bank itself would come under test.

What follows is not a complaint, nor an argument.

It is a chronological record—a collection of real correspondence, dated and verified, that tells how an insured event became an enduring ordeal. Every word is drawn from fact. Every page can be traced to evidence.

This record is written so that a Judge may see, a lawyer may reflect, the people may understand, and—above all—the whole Bank may have the opportunity to hear the silence that has echoed within its midst.

Here, “silence” does not mean the absence of all communication. It means the persistent lack of any substantive response—no confirmation, no denial, no payment—despite repeated, documented requests and full compliance with all requirements.

I preferred that all communication regarding the claim be in writing, for written records provide clarity and certainty. While some conversations may have occurred by phone, this account is based solely on written correspondence and documented physical presence. Nothing included here relies on memory or unrecorded discussion save for the one conversation reported in Chapter 15.

For more than three years I wrote and waited.

I repaired most of what was damaged, borrowed the money I did not have, and kept every receipt, every letter, every unanswered email. I watched how easily promises could be delayed behind departments, and how quickly an ordinary person could be forgotten once the forms were filed.

It was during those months that I came to recognize a pattern—a network that moves but does not act, that replies but does not resolve. At its centre stood the Bank, surrounded by its insurers, attorneys, and related divisions—each one interconnected or deferring responsibility to another. What should have been a process of assistance became a cycle of apparent avoidance.

The title, *The Standard I Could Not Bank On*, arose from the experience itself. It speaks to the moment when what should have been dependable proved uncertain—when the very standards meant to ensure fairness no longer stood firm. The phrase is used in its ordinary, figurative sense, not to identify any one institution, but to express a wider truth: that when trust falters, the fragility of the systems we rely upon is laid bare.

In time, I had to give that network—in my world—a name. I called the Bank “The Stand Back Monetary Regime” in this account, and referred to its silent supporters, such as insurers and attorneys, as “The Back Standers.”

Not in insult, but in truth: they stood back, knowingly or unknowingly, while the customer stood alone.

I do not speak here of the Bank as a whole, nor do I deny the good it has done for countless others across the country. Institutions are made of people, and many within them serve with integrity. But no institution is defined only by its best days—nor should any citizen be failed on their worst. This story is not about the Bank’s legacy; it is about one claim, one silence, and one person who trusted that promises would be kept. Every case carries its own truth. This is mine.

This record contains the full account—the fire itself, the written communications that followed, the silence that deepened, and the patient endurance that held everything together.

What follows completes that record: the statements, the appeals, the evidence, and the human cost that no policy could ever compensate.

This book has been written with discipline, respect, and conscience.

No fact has been altered, no event exaggerated, and no name invented—except where coined solely for protection up to this stage of the ordeal.

It exists so that, when the time of accountability arrives, the truth will not depend on memory but on record.

If it reaches a courtroom, let it serve as evidence. If it reaches the public, let it serve as a reminder—that justice is not found in unresponsive systems, nor in systems that obscure accountability or leave people unheard, but in the people who still care enough to tell the truth.

I remain, up to this date, as before,

The Suffering Customer

(In witness, in patience, in faith.)

Cape Town

23 October 2025

PART I – THE ACCOUNT OF THE ORDEAL

Chapter 1—The Fire And The First Response

It began on an ordinary Sunday. There was no warning, no reason to expect that the day would end with smoke rising from the ceiling and power lines turned to ash. A fault somewhere in the wiring ignited, spreading heat and confusion through the rooms before it could be stopped.

When the flames were finally out, the immediate damage was clear: three ceilings and partitioned walls burned, timber beams charred, wires melted—and the house plunged into darkness. The fire brigade responded promptly and advised that the Bank or the insurance company should request an official statement from them regarding the incident. The city arrived soon after, disconnected the electricity, and advised that repairs would be needed before the connection could be restored.

In the quiet that followed, I turned to the one institution that promised protection—The Stand Back Monetary Regime, through its insurance division. That was the beginning of the record that follows.

Email – 23 August 2022, 15:02

Subject: House Fire

Good day

I trust that you're well

There was recently a fire at my house, in fact it happened this Sunday and there was quite some damage as a result, which affected the electrical connection to the house.

The fire brigade provided an assessment and because of the electrical damage, the city came out and disconnected the electricity from the premises and I was advised that I need to get an electrician to fix up the electrical infrastructure and provide a COC in order for the city to restore the electrical connection. In the interim, there is no power.

There is also ceiling damage to 3 rooms, some timber needs to be replaced and the rooms need to be repainted.

Can you please facilitate an insurance claim.

Thanks.

It was a simple message—factual, respectful, written in good faith. I had done what every insured person is told to do: report the event immediately, describe the damage, and request assistance.

Four days later, the first reply arrived.

Email – 27 August 2022, 14:08

Subject: RE: House Fire

Good day,

We acknowledge the receipt of your email communication to our Department and your patience is highly appreciated.

Kindly provide us with the policy number or ID number so that we may access your profile.

For further enquiries, please do not hesitate to contact us on xxxx xxx xxx.

The language was courteous and procedural. Nothing seemed unusual. I provided the requested information immediately.

Email – 29 August 2022, 12:40

Good day

My ID number is xxxxxx xxxx xx x

Thanks

Regards

The process appeared to move forward. There was no indication that this would become the first of many unanswered messages, nor that this single claim would still remain unresolved three years later.

Ten days after the first report, the email was forwarded internally to another department.

Email – 8 September 2022, 08:59

Subject: FW: House Fire

Good day

Please assist with the below claims.

Kind regards,

HOC Team

That was how it began—a sequence of polite acknowledgements and quiet transfers between departments. No one could have known then that this single line, *“Please assist with the below claims”*, would mark the start of a correspondence that would stretch across seasons and years, testing not only the limits of patience, but the meaning of accountability itself.

Despite the urgency conveyed in the original message, the process already showed signs of delay. The lack of immediate acknowledgment left those involved wondering whether their concerns were being addressed or simply lost in the shuffle of departmental workloads. Uncertainty began to creep in, overshadowing the initial hope for a swift resolution.

What Happens When Promises Turn to Silence?

A house fire in August 2022 should have been resolved within months. Instead, it became a three-year ordeal documented in unanswered emails, substantial losses, and courtroom appearances where presence went unacknowledged.

This is not a story of rage, but of record. Through meticulous documentation, *The Standard I Could Not Bank On* reveals what happens when an ordinary citizen fulfills every obligation—pays premiums, submits evidence, waits patiently—only to be met with institutional silence.

Written for judges who must see beyond dockets, regulators tasked with oversight, and millions of citizens who have faced similar ordeals, this book transforms one person's experience into a mirror for systems that confuse procedure with duty.

Part I: The chronological account—every date, email, and receipt preserved.

Part II: The cascade of consequences—lost income, borrowed funds, compounding interest.

Part III: Lessons for society—what accountability means when silence becomes policy.

The record stands. The truth is complete. The question now is: who will listen?

THE STANDARD I COULD NOT BANK ON: An Eye Opener | By Zzobri (ZI-AI)

