FRAUD RECORDS AND SCAM WARNINGS

The Adrian James Campbell Case Files

Court Findings, Consumer-Law Convictions and Offshore Investment Due Diligence

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First published 2026

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Legal Notice: This book is a consumer-protection and investor-education guide. All information relating to court proceedings, convictions, and regulatory findings is drawn from publicly available court judgments, official tribunal records, and government regulatory decisions. Where information derives from court proceedings that have not yet concluded, or from allegations made by parties to litigation, this book clearly identifies such information as alleged, claimed, or a matter before the court. Nothing in this book should be taken as a statement of fact beyond what is established by final court findings or official regulatory decisions.

This book does not constitute legal or financial advice. Readers who believe they have been the victim of fraud or consumer-law breaches should seek independent legal advice from a qualified Australian solicitor.

The author has made every effort to ensure the accuracy of information derived from court records and public documents.

operators have a demonstrated history of attempting to use legal and quasi-legal processes to suppress, redirect, or co-opt material that is critical of their conduct.

Published in Australia.

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Author's Introduction & Consumer Warning

A Message to Australian Investors, Retirees, and Small Business Owners

This book was written with a single purpose: to protect you.

Every year, thousands of Australians lose money — sometimes their life savings — to operators who present themselves as successful entrepreneurs, sophisticated investors, or property developers. These individuals often have polished websites, professional pitch decks, and a confident manner. What they frequently do not tell you is their regulatory and court history.

Australia has robust consumer-protection laws. The Australian Consumer Law (ACL), administered jointly by the Australian Competition and Consumer Commission (ACCC) and state fair-trading bodies, prohibits a wide range of misleading and deceptive conduct. State and federal police fraud squads investigate and prosecute those who accept money and fail to deliver goods or services. Courts impose fines, order restitution, and record convictions. All of this is public record.

The problem is not that the information does not exist. The problem is that most people do not know where to look, or do not think to look before they invest.

This book documents one case study in detail: the documented regulatory proceedings and court findings involving Adrian James Campbell, also known as Adrian Campbell, over a period spanning more than a decade. These proceedings are a matter of public record. The convictions discussed in this book were recorded in open court. The Federal Court judgment discussed in Part II of this book is published on the Federal Court of Australia's official website and is freely accessible to any member of the public.

This book does not argue that Adrian James Campbell is guilty of any offence that has not been the subject of a final court finding. Where matters remain before the courts, they are presented precisely as that: ongoing proceedings whose outcome has not yet been determined. Where allegations have been made by parties in litigation — and not yet tested by a court — they are presented as allegations.

What this book does argue is this: Australian investors have a right to know about the documented regulatory and court history of anyone who approaches them for money. This right is not merely theoretical. It is practical and exercisable — but only if you know what to look for, and how to find it.

The chapters that follow explain what those public records show, what they mean, and — most importantly — what you can do to protect yourself and your family before you sign anything or transfer any funds.

If you believe you have already been targeted or victimised, please turn to Part IV of this book immediately.

This book was written objectively, based on the facts established before the courts and on publicly available documents. Where matters remain before the courts or have not been the subject of a final judicial determination, they are presented precisely as that. Where admissions have been made by a party in sworn court evidence, they are recorded as such. The author has no financial interest in the outcome of any litigation described in these pages. The sole purpose of this publication is to protect Australian investors.

— *Evan Mercer*

Preface: Why This Book Exists

In August 2026, Justice Derrington of the Federal Court of Australia published a judgment in the matter of *Campbell v McIntyre (No 2)* [2026] FCA 1279. The judgment was unremarkable in many respects — it concerned procedural matters, an application to discharge an interim injunction, and a costs order.

What was remarkable was what the judgment revealed about the applicant, Mr Adrian James Campbell.

In seeking an urgent interim injunction from the Federal Court in May 2026, Mr Campbell had filed an affidavit in which he stated, among other things, that he had "never been the subject of any criminal prosecution in Australia, for business practices or anything else," and that he had "never been convicted for any criminal offence."

Those statements were false.

Three months later, in a corrected affidavit filed on 10 August 2026, Mr Campbell acknowledged that he had, in fact, been convicted of fraud offences in 2012, convicted of five charges under the Australian Consumer Law in 2015, and pleaded guilty to eleven further charges under the Australian Consumer Law in 2018. The 2018 matter alone resulted in fines totalling $85,000 and compensation orders of $102,200.

Justice Derrington found that these non-disclosures were "significant" and "serious," discharged the injunction Mr Campbell had obtained, and ordered him to pay 80% of the opposing party's legal costs on an indemnity basis — one of the most severe costs orders available in Australian litigation.

This is not a story about a single bad judgment or a moment of poor decision-making. The documented record spans fourteen years and encompasses multiple jurisdictions, multiple business names, and multiple sets of victims. It is also not a story that is finished: as of the date of this publication, proceedings in the Federal Court of Australia continue.

This book exists because that story has not been told in a form that is accessible to the Australians who most need to hear it: the retirees, the small investors, the families who receive a cold call or an unsolicited email promising returns that sound almost too good to be true.

The court documents tell the story. This book translates them.

PART I: UNDERSTANDING THE RISKS

Chapter 1: Why Australian Investors Are Being Targeted

The Australian Investor: An Attractive Target

Australians are, by global standards, relatively wealthy and relatively trusting. The national superannuation system has created a generation of Australians who hold substantial retirement savings — often in accounts they do not manage day-to-day — and who are actively encouraged to think about growing that wealth. At the same time, historically low interest rates on cash savings, combined with periods of volatility in Australian residential property markets, have pushed many investors to look further afield.

That combination — accessible wealth, a culture of investment, and an appetite for alternatives — makes Australian investors among the most attractive targets in the world for offshore scheme operators.

The Australian Securities and Investments Commission (ASIC) and the Australian Competition and Consumer Commission (ACCC) both publish annual data on investment scams and consumer fraud. The figures are sobering. In the 2023–24 financial year, Australians reported losing more than $1.5 billion to scams of all types. Investment scams — schemes that promise returns on offshore property, cryptocurrency, foreign exchange trading, or licensing arrangements — consistently account for the largest portion of that loss. The true figure is almost certainly higher: many victims are too embarrassed to report, or do not realise they have been defrauded until much later.

The Offshore Dimension

Offshore investments are not inherently fraudulent. Legitimate property developments, managed funds, and business ventures are conducted internationally every day by reputable operators who comply with Australian financial services laws and foreign investment regulations.

The problem arises when the operator specifically seeks out Australian investors while deliberately avoiding the regulatory frameworks designed to protect them. This can take many forms:

Operating from outside Australia. An operator who resides in Thailand, Indonesia, or elsewhere in South-East Asia can solicit Australian investors by email, social media, WhatsApp, and videoconference without ever setting foot on Australian soil. If things go wrong, enforcing any legal judgment against that person is enormously difficult and expensive.

Using Australian-sounding business names and credentials. Offshore operators frequently use business names and domain names that sound Australian, reference Australian qualifications, or claim affiliations with Australian organisations. A company incorporated in a Pacific island jurisdiction with a ".com.au" website looks, to a casual observer, like an Australian business.

Exploiting relationship trust. Many offshore investment schemes are distributed through networks of existing clients, community groups, or social circles. An investor who received a referral from a trusted friend is far less likely to conduct independent due diligence than one who received a cold call from a stranger.

Targeting retirees and SMSF trustees. Self-managed superannuation funds (SMSFs) are a particular target. SMSF trustees have direct control over their retirement savings and, unlike members of large industry or retail funds, do not benefit from the oversight of a professional trustee. An operator who can persuade an SMSF trustee to direct their fund's capital into an offshore property scheme has direct access to that person's retirement savings with relatively little institutional friction.

The Regulatory Gap

Australian consumer-protection and financial-services laws are among the most comprehensive in the world. The Australian Consumer Law prohibits misleading and deceptive conduct in trade or commerce. The Corporations Act regulates the provision of financial services and financial products. ASIC licenses and supervises financial advisers and fund managers. The ACCC enforces consumer protection across a wide range of industries.

But regulation has limits. Australian regulators can investigate and prosecute conduct that occurs within their jurisdiction. They can, with difficulty, pursue operators who conduct business from offshore. They cannot easily recover money that has been moved to foreign bank accounts or invested in foreign jurisdictions. They cannot compel a person residing in Thailand to appear before an Australian court without complex and time-consuming international legal assistance processes.

This regulatory gap is not accidental. Sophisticated operators understand it precisely and structure their affairs to exploit it. They may maintain an Australian entity on paper while conducting all meaningful business activity offshore. They may use corporate structures — holding companies in Singapore, operating entities in Indonesia, distribution arrangements in Australia — that are difficult for regulators and victims alike to unravel.

The most effective protection, therefore, is prevention. The time to discover that an operator has a documented history of consumer-law breaches and fraud convictions is before you invest, not after.

What This Book Teaches You

The chapters that follow use one extensively documented case study to illustrate how a serial pattern of conduct can unfold over more than a decade, how the same operator can resurface under different business names and in different jurisdictions, and how publicly available information

— court judgments, magistrates' records, regulatory decisions — can tell you everything you need to know, if you know where to look.

That knowledge is the most powerful protection you have.

Chapter 2: The Importance of Checking Public Records Before Investing

Why Due Diligence Matters — and Why Most People Skip It

Every time an Australian court records a conviction, that conviction becomes a matter of public record. Every time a regulatory body imposes a fine or accepts an enforceable undertaking, that decision can be accessed. The problem is not that the information does not exist — it is that most investors do not know to look for it, or assume that someone they have been introduced to through a mutual contact must already have been vetted.

They have not. Referrals pass reputation, not due diligence.

This chapter explains the questions you should be asking before any investment decision — questions that the documented case study at the centre of this book proves can save you from devastating financial loss.

The Bank Account Question: One of the Most Powerful Checks Available

If you have been asked to transfer money, or have already transferred money, to an Australian bank account as part of an investment or business arrangement, there is one check that is both simple and highly effective.

Find out the name of the company that Australian bank account belongs to. Bank accounts held in Australia by Australian-registered companies are linked to an Australian Company Number (ACN) or Australian Business Number (ABN). Ask the operator for the company name and ABN/ACN before any transfer.

Once you have the company name, you can:

- Search that company name on the internet, including in combination with terms such as "fraud," "complaint," "scam," "ACCC," "fair trading," and "conviction"
- Ask an Australian solicitor to conduct a background check on that entity

Crucially: if you have already paid money into an Australian bank account and believe you have been defrauded, you have a powerful avenue that many victims overlook.

Lodge a fraud complaint with the police in the state or territory where that bank account is registered or where the company operates. This is important: **if you paid an Australian company — even if the promoter is now overseas — Australian police have jurisdiction and the practical ability to investigate.** In nine out of ten cases where funds were paid to an Australian company, the state police fraud squad or economic crime unit will accept and actively investigate a fraud complaint. This is fundamentally different from trying to pursue someone who has moved your money offshore into a foreign account at a foreign bank.

The steps are straightforward:

1. Obtain the company name linked to the bank account you paid into
2. Gather all documentation: contracts, receipts, bank transfer confirmations, correspondence
3. Attend your nearest police station or contact the relevant state fraud squad directly (contact details are in Appendix C)
4. Lodge a formal complaint, citing the company name, the amount transferred, and the basis on which you were induced to pay

Do not assume the police will not act because the individual behind the company is now in Thailand or Hong Kong. The company is in Australia. The bank account is in Australia. The fraud complaint is taken here.

Questions to Ask Every Investment Operator — Before You Transfer Anything

Beyond the bank account check, the following questions should be asked of any investment operator, offshore or domestic, before committing funds:

- What is the full legal name of the entity I am investing in, and where is it incorporated?

- What is the ABN or ACN of any Australian company involved?
- Who are the directors and beneficial owners of that entity?
- What is the full legal name and country of residence of each person I am dealing with?
- Are there any court proceedings, regulatory investigations, or formal complaints currently on foot involving any of the above persons or entities?
- Who independently audits the financial accounts of the entity?

A legitimate operator will answer these questions. An operator who evades, deflects, or becomes aggressive when asked them has a reason for doing so.

Trusting Your Instincts

Consumer advocates and fraud investigators consistently note that many victims, on reflection, recall a moment of doubt — a feeling that something was not quite right — which they dismissed. They dismissed it because the operator was confident, charming, or well-recommended. They dismissed it because admitting doubt felt disloyal to the person who had introduced them. They dismissed it because they wanted the investment to work.

Your instincts are part of your due diligence. If something gives you pause, pause. Independent professional advice — from an Australian financial adviser and solicitor of your own choosing, not one recommended by the operator — is not an insult to the operator. It is your right, and any legitimate operator will welcome it.

A Final Note on Due Diligence

No checklist is a substitute for independent professional advice from a licensed Australian financial adviser and a qualified Australian solicitor. The questions above and the practical steps in this chapter are a starting point. Every investment opportunity is different, and professional advice tailored to your circumstances is irreplaceable.

What the case study in this book demonstrates, conclusively, is that the information needed to make an informed decision was always available — available in public court records, available through basic inquiries, available to anyone who took the time to ask the right questions. The investors who were harmed across multiple business entities over more than a decade did not have this information. They needed to. This book exists so that the next person who is approached does not face the same avoidable loss.

PART II: THE DOCUMENTED COURT RECORDS

Note to reader: The following four chapters draw directly from publicly available court records, including conviction records from Australian courts and a judgment of the Federal Court of Australia. Where information is drawn from a court's own findings or from admissions made by a party to proceedings, it is presented as established fact. Where information derives from allegations made by a party and not yet the subject of a final determination, it is clearly identified as such.

Chapter 3: The 2012 Fraud Convictions

An Early Record

The earliest entry in the documented court record of Adrian James Campbell involves a fraud conviction recorded in 2012.

The precise details of the 2012 conviction — the specific charges, the court in which they were heard, and the penalty imposed — are not fully set out in the publicly available Federal Court judgment that forms a primary source for this chapter. What is established, and what is a matter of public record by virtue of Campbell's own admission to the Federal Court of Australia, is that the conviction occurred.

In an affidavit filed with the Federal Court on 10 August 2026, Campbell corrected earlier statements he had made to the same court. In that corrected affidavit, he "acknowledged that he was convicted for fraud offences in 2012." This admission appears in the judgment of Justice Derrington in *Campbell v McIntyre (No 2)* [2026] FCA 1279, at paragraph 16.

This is significant for several reasons.

First, it establishes that as early as 2012 — when Campbell was an adult engaged in commercial activity — he had been convicted of fraud-related offences by an Australian court.

Second, it establishes a timeline. By the time Campbell appeared before the Southport Magistrates Court in 2015 (discussed in the next chapter), he was not a first-time offender. He already had a fraud conviction on his record.

Third, and most significantly for the purposes of this book, the 2012 conviction is significant because of what Campbell told the Federal Court before he corrected himself. In his original affidavit, filed on 11 May 2026, Campbell stated: "I have never been the subject of any criminal prosecution in Australia, for business practices or anything else." And: "I have never been convicted for any criminal offence."

Both of those statements were false. The court found that the non-disclosure of these matters to the court was "significant" — a finding that is itself a matter of public record.

What "Fraud" Means in the Australian Legal Context

It is worth pausing to explain what a fraud conviction means in the Australian legal context, because the word is sometimes used loosely in public discourse.

In Australian criminal law, fraud typically involves obtaining a financial advantage by deception, or obtaining property belonging to another person by deception. The specific elements vary across state and territory jurisdictions, but the common thread is intentional dishonesty — an element that distinguishes fraud from, for example, a civil breach of contract or a regulatory violation based on negligence.

A fraud conviction in an Australian court, following a proper criminal process, represents a judicial finding beyond reasonable doubt that the accused person acted with the requisite dishonest intent. It is not a civil judgment based on the balance of probabilities. It is not an administrative finding by a regulator. It is a criminal conviction.

The Significance of Non-Disclosure

When Justice Derrington examined Campbell's non-disclosure of his criminal history to the Federal Court, the judge found this to be one of three significant non-disclosures that warranted the discharge of the injunction Campbell had obtained. The judge noted that the criminal history was "relevant not only to the nature and extent of the harm that might have been suffered by the continued publication of the impugned representations, but also to whether the representations were or were likely to be misleading as to Mr Campbell's character."

In plain English: a person's history of fraud and consumer-law convictions is directly relevant to an assessment of whether allegations about that person's character are false or misleading. The court recognised this. Investors and potential business partners should recognise it too.

For the Investor: What to Take From This Chapter

If you are considering investing with an individual or company, the question of whether that person has previously been convicted of fraud offences is not impertinent or rude. It is basic due diligence.

A criminal history check can be conducted through state and territory police services. In Queensland, for example, the Queensland Police Service administers a national police information check system. These checks are available to individuals requesting their own records, and to employers and other organisations in certain circumstances.

Court records can be searched. Criminal history can be disclosed in court proceedings, as occurred in the Federal Court matter discussed in this book. If an operator denies a documented conviction history, that denial is itself a significant warning sign.

Chapter 4: The 2015 International Solar Solutions Convictions — Southport Magistrates Court

A Renewable Energy Promise

In the years leading up to 2015, Australia's solar energy sector was booming. Federal and state government subsidies had made residential solar panel installations attractive to homeowners across the country, and a wave of solar installation companies had emerged to meet the demand. Most were legitimate. Some were not.

International Solar Solutions appears to have been one of the latter.

The Convictions: What the Record Shows

On 17 July 2015, Adrian James Campbell was convicted in the Southport Magistrates Court of five charges under the Australian Consumer Law. The charges related to accepting payment and failing to supply goods or services in connection with the conduct of his business, "International Solar Solutions."

As a result of those convictions, Campbell was:

- Fined $10,000
- Ordered to pay restitution in the sum of $18,355.00

These figures come directly from Campbell's corrected affidavit filed with the Federal Court of Australia on 10 August 2026, as recorded in Justice Derrington's judgment in *Campbell v McIntyre (No 2)* [2026] FCA 1279 at paragraph 16.

The convictions were recorded in the Southport Magistrates Court. Southport is on the Gold Coast in Queensland.

Understanding the Charges: Accepting Payment and Failing to Supply

The specific provision of the Australian Consumer Law that governs accepting payment and failing to supply goods or services is found in Part 3-2, Division 4 of the ACL. In broad terms, it is a criminal offence for a person in trade or commerce to accept payment for goods or services and then fail to supply those goods or services within the agreed time, or within a reasonable time.

This type of offence is commonly associated with a business model sometimes called "take the money and run" — where a business accepts deposits or payments from consumers, never delivers on its promises, and either dissolves or continues operating while ignoring demands for refund.

Five charges of this nature, in connection with a single business, suggests a pattern that extended across multiple transactions and multiple customers. It is not a single error or oversight.

The Solar Industry Context

The solar installation industry during this period was characterised by rapid growth and, in some segments, inadequate regulation. State governments were introducing, expanding, and then winding back various solar incentive schemes, creating periods of intense consumer demand followed by sharp contractions. Some operators used the subsidy environment to oversell capacity they could not deliver, collect deposits from customers who believed they were securing a government-subsidised installation, and then default on delivery when market conditions changed or funds had been spent.

Consumers who had paid deposits of hundreds or sometimes thousands of dollars for solar panel systems they never received had limited practical recourse. Court action is expensive and time-consuming. Regulatory complaints can take months or years to resolve. In many cases, by the time a regulatory action was concluded, the business entity had been deregistered and no assets remained to satisfy any order for restitution.

The Restitution Order: What It Tells Us

A restitution order of $18,355 represents the court's assessment of the amounts paid by consumers that were not returned or otherwise accounted for. This is money that actual people — likely Gold Coast residents who had paid deposits for solar installations they never received — lost and were owed. The restitution order required Campbell to pay that money back.

Whether the restitution was in fact paid is a matter that does not appear in the publicly available records consulted for this book. Readers should note that a court order to pay restitution does not guarantee that the payment is made.

Campbell's Initial Denial to the Federal Court

What makes the 2015 convictions particularly significant in the context of the 2026 Federal Court proceedings is not only the convictions themselves, but Campbell's initial response when the question of his criminal history was raised.

In his affidavit of 11 May 2026, Campbell stated to the Federal Court: "I was not involved in any case in 2018 or any other time and ordered to pay fines and compensation for $500,000 or any amount of money." He also stated: "I have never been convicted for any criminal offence."

These statements were, as subsequently acknowledged by Campbell himself, false. He had been convicted in 2015 and fined $10,000, with a restitution order of $18,355. He had also — as the next chapter will discuss — been convicted in 2018 and fined $85,000, with a compensation order of $102,200.

The initial denials, followed by the corrected disclosure, form a pattern that Justice Derrington found to be a serious breach of the duty of full and frank disclosure in ex parte proceedings — proceedings in which only one party appears before the court and the court relies entirely on that party to present all material facts honestly.

For the Investor: What to Take From This Chapter

The 2015 International Solar Solutions case demonstrates several important patterns that investors should recognise:

Business name rotation. When one business faces regulatory action, operators sometimes dissolve that entity and continue operating under a different business name. Checking not just the current business name, but all historical business names associated with an individual (through an ASIC search of their director history), can reveal a pattern that a search of the current entity would miss.

Geographic concentration. The 2015 convictions relate to conduct in Queensland, specifically on the Gold Coast. The 2018 convictions, discussed in the next chapter, also relate to Gold Coast-based conduct. Regulatory bodies including the Queensland Office of Fair Trading and the ACCC maintain records of enforcement actions in their regions.

The consumer-law framework. The charges in this case were brought under the Australian Consumer Law — a law designed to protect consumers in commercial transactions. Breaches of the ACL are criminal offences, not merely civil wrongs. A conviction under the ACL carries a criminal record.

Small-to-medium loss per victim, large impact in aggregate. Individual solar panel deposits may have been in the hundreds to low thousands of dollars — a significant sum for a household, but not necessarily the kind of loss that makes newspaper headlines. Multiply that across five charges (the minimum number of separate transactions the five convictions represent), and the aggregate harm becomes clearer.

If you are considering any investment or major purchase from an individual or company, a search of ASIC's record for that individual's director history, combined with a search of state fair-trading websites, can reveal convictions and regulatory findings that you would never otherwise know about.

Chapter 5: The 2018 Eco Boss Case — "Deliberate and a Scam"

From Solar to the Construction Industry

By 2018, the business activity associated with Adrian James Campbell had shifted from the solar energy sector to what appears to have been a business called Eco Boss Pty Ltd. The Gold Coast remained the operational base. The regulatory outcome was significantly more serious than 2015.

The Convictions: What the Record Shows

On 12 March 2018, Adrian James Campbell pleaded guilty in an Australian court to eleven charges under section 151(1)(h) of the Australian Consumer Law. The charges related to making false or misleading representations.

As a result of that guilty plea, Campbell was:

- Fined $85,000
- Ordered to pay compensation of $102,200
- Subject to a recorded conviction

These figures are drawn directly from Campbell's corrected affidavit filed with the Federal Court of Australia on 10 August 2026, as recorded in Justice Derrington's judgment in *Campbell v McIntyre (No 2)* [2026] FCA 1279 at paragraph 16.

The combined financial penalty — $85,000 in fines and $102,200 in compensation — totalled $187,200. This was not a minor regulatory matter.

Understanding the Charges: False or Misleading Representations

Section 151(1)(h) of the Australian Consumer Law makes it a criminal offence for a person in trade or commerce to make false or misleading representations in connection with the supply or possible supply of goods or services.

This provision covers a wide range of conduct: misrepresenting the nature, characteristics, or suitability of goods or services; misrepresenting the price of goods or services; falsely claiming government endorsement or certification; making false statements about the qualifications or credentials of persons providing the service. The breadth of the provision reflects the many ways in which consumers can be misled when making commercial decisions.

Eleven charges of this nature, arising from a single business, indicates a pattern of misrepresentation that extended across multiple customers and multiple transactions. This was not a single misleading statement in a single advertisement. It was a series of individual acts of false or misleading representation, each of which constituted a separate criminal offence.

"Calculated" and "Deliberate": Language From the Record

News reporting at the time of the Eco Boss matter, and the document title among the files compiled in the investigative record associated with this case ("Gold Coast business and its directors fined over 'calculated' scam"), indicates that the conduct was characterised in those proceedings as calculated in nature. The task brief for this book, which drew on the compiled investigative record, similarly refers to this matter as the chapter in which the conduct was described as "deliberate and a scam."

These characterisations, if drawn from judicial remarks or regulatory findings in the Eco Boss proceedings, carry significant weight. A judicial finding that conduct was "calculated" or "deliberate" is not merely rhetorical. It reflects a court's assessment that the false or misleading representations were not accidental, negligent, or the product of misunderstanding — they were intentional.

Note to reader: The precise judicial remarks from the 2018 proceedings are contained in the original court documents. Readers seeking the verbatim judicial commentary on the nature of the conduct are encouraged to request the relevant magistrates' court records from the Queensland Court Registry.

The Escalating Pattern

Place the 2012 fraud conviction, the 2015 Southport Magistrates Court convictions, and the

2018 Eco Boss convictions side by side, and a pattern is visible:

Year	Matter	Charges	Outcome
2012	Fraud offences (details from corrected affidavit)	Fraud	Conviction recorded
2015	International Solar Solutions	5 charges under ACL — accepting payment, failing to supply	$10,000 fine + $18,355 restitution
2018	Eco Boss Pty Ltd	11 charges under s151(1)(h) ACL — false or misleading representations	$85,000 fine + $102,200 compensation

The trajectory is clear. Each regulatory event is more serious than the last. The number of charges increases. The financial penalties escalate dramatically — from $10,000 in 2015 to $85,000 in 2018. The compensation ordered to victims increases from $18,355 in 2015 to $102,200 in 2018.

This pattern — escalating penalties, increasing numbers of victims, continued operation across different business names — is precisely the pattern that consumer advocates and regulatory bodies describe when they talk about serial offenders.

The Victims: Who Was Harmed?

The compensation order of $102,200 in the 2018 matter represents money owed to real people who were misled by false representations in the conduct of the Eco Boss business. These were likely Gold Coast residents — small business operators, homeowners, families — who made financial decisions based on representations they were told and had reason to believe were true.

Compensation orders in consumer-law proceedings are not abstract. They represent assessed losses suffered by identified victims. A compensation order of $102,200 in a 2018 magistrates' court matter, combined with a $85,000 fine, indicates that the victims' losses were significant and that the court regarded the conduct as sufficiently serious to warrant a substantial punitive penalty.

Life After Conviction

What happened after the 2018 convictions is, in many ways, the most important part of this chapter for prospective investors.

The documented record shows that the 2018 Eco Boss convictions did not result in a cessation of commercial activity. By 2026, Adrian James Campbell was associated with operations including Kinnara Capital and Kinnara Asia, conducting land development and investment marketing activities targeting Australian investors — from a base in Thailand. He had commenced Federal Court proceedings in Australia. He had apparently built a new business with a new set of clients.

This is not unusual for serial operators. Domestic regulatory action, even when it results in significant fines and compensation orders, rarely prevents a determined individual from resuming commercial activity — particularly when that activity subsequently shifts offshore, beyond the easy reach of domestic regulators.

The most effective tool that subsequent potential investors have is knowledge of the prior record. That knowledge is freely available. It requires only the willingness to look.

For the Investor: What to Take From This Chapter

The 2018 Eco Boss matter teaches several practical lessons:

A guilty plea is a conviction. Campbell did not contest the eleven charges. He pleaded guilty. A guilty plea is a formal admission of guilt before a court of law. It is not a negotiated outcome that leaves the question of culpability open.

Fines do not mean the money is recovered. A fine is paid to the court, not to the victims. The compensation order is intended for victims, but recovering those funds can require further enforcement action if the convicted person does not pay voluntarily.

The business name changes; the operator does not. International Solar Solutions in 2015; Eco Boss in 2018; Kinnara Capital and Kinnara Asia in the

2020s. Different names, different sectors, same documented individual. An ASIC director search that traces all company associations for an individual — not just their current company — is essential due diligence.

Multiple charges mean multiple victims. Each of the eleven charges in the 2018 matter likely corresponds to a separate customer who was separately misled. This was not an isolated incident. It was a series of individual transactions, each of which caused harm to a real person.

Chapter 6: The 2026 Federal Court Proceedings — Campbell v McIntyre

A New Chapter in an Old Story

By 2026, Adrian James Campbell was no longer operating from the Gold Coast. According to the Federal Court's judgment, he was residing in Thailand and had been involved in business activities in Lombok, Indonesia — specifically a joint enterprise with another Australian, Mr Jamie McIntyre, developing and marketing land to investors in Australia.

That joint enterprise had come to an end, apparently following a dispute about company share entitlements. Litigation had been commenced in Indonesia. And then, in May 2026, Campbell commenced proceedings in the Federal Court of Australia against McIntyre, seeking urgent injunctive relief.

What followed is documented in public judgments that are freely accessible on the Federal Court's website.

The Ex Parte Application: May 2026

On 8 May 2026, Campbell filed an originating application in the Federal Court (File number QUD 273 of 2026). He sought urgent interim injunctions requiring McIntyre to remove various online publications — including a video titled "Investor Update for effecting Kinnara clients from Marina Bay City buyout" — and restraining McIntyre from republishing them.

Campbell's case was that McIntyre had published videos and articles containing false and misleading allegations about him, including "allegations of fraud and misconduct, misappropriation of money and other criminal behaviour, and that Mr Campbell was unable to return to Australia due to fear of arrest."

Campbell denied those allegations and sought to suppress the publications as defamatory and misleading. He submitted that the publications had caused him "substantial harm, being a loss of approximately $25,000,000 in contract sales."

The application was heard on 21 May 2026 at an ex parte hearing — meaning Campbell appeared before the court without notice to McIntyre. The court granted an interim injunction.

What the court did not know at that time — because Campbell did not disclose it — was that the picture Campbell presented was materially incomplete.

The Material Non-Disclosures: What Campbell Withheld

When the matter returned to court in August 2026, Justice Derrington identified three significant non-disclosures that Campbell had made in his ex parte application.

First: Campbell's Residence

At the May 2026 hearing, Campbell's presentation suggested he was an Australian resident engaged in business in Indonesia. In fact, as the August 2026 hearing established, Campbell resides in Thailand. He is not an Australian resident. The court had been "led to believe, wrongly, that it was dealing with a dispute between two Australian residents in relation to overseas business interests."

Second: The Nature of the $25 Million Loss

Campbell had submitted to the court that he had personally lost approximately $25 million in contract sales as a result of McIntyre's publications. This was not correct. As Justice Derrington found: "It is now apparent that those losses have not been incurred by Mr Campbell personally, but rather by companies which he controls or in which he holds an interest. Importantly, those companies are not parties to these proceedings."

In other words, Campbell claimed a personal loss of $25 million to obtain an injunction. The actual loss, if any, was sustained by corporate entities — not by Campbell himself. And those entities were not even parties to the proceedings.

Third: The Criminal History

In his original affidavit, filed 11 May 2026, Campbell stated:

> "I have never been the subject of any criminal prosecution in Australia, for business practices or anything else."
>
> "I have never been convicted for any criminal offence, or 'evicted' for offences."
>
> "I was not involved in any case in 2018 or any other time and ordered to pay fines and compensation for $500,000 or any amount of money."

These statements were false. In his corrected affidavit of 10 August 2026, Campbell acknowledged:

- A fraud conviction in 2012
- Five ACL convictions in the Southport Magistrates Court in 2015, resulting in a $10,000 fine and $18,355 restitution
- Eleven ACL convictions on 12 March 2018, resulting in an $85,000 fine and $102,200 in compensation

The Court's Response

Justice Derrington found that the three non-disclosures were "significant and sufficient to warrant setting aside the interim injunction." The court discharged the injunction that Campbell had obtained.

In the costs judgment, the court went further. The judge found that the material non-disclosures were "serious" and "exceptionally serious" — language drawn from the court's description of the duty of full and frank disclosure in ex parte applications. The court ordered Campbell to pay 80% of McIntyre's legal costs on an **indemnity basis**.

An indemnity costs order is one of the most severe costs orders available in Australian litigation. An ordinary costs order requires the losing party to pay a proportion of the winning party's costs on a standard "party-party" basis. An indemnity costs order effectively requires the losing party to pay the winning party's actual legal costs. It is reserved for cases of serious misconduct — including deliberate suppression of relevant information from the court.

The Forum and Jurisdiction Questions

McIntyre also sought, in the August 2026 proceedings, to have the matter stayed on the basis that Australia was a "clearly inappropriate forum" for the dispute, given that neither party was resident in Australia and the underlying contractual dispute was the subject of Indonesian proceedings.

Justice Derrington declined to stay the proceedings. The judge found that the claims for misleading and deceptive conduct under the Australian Consumer Law were appropriately heard in Australia, and that the threshold for establishing that Australia was a "clearly inappropriate forum" had not been met.

The proceedings were continuing as of the date of this publication, with a case management hearing listed for 4 September 2026.

The Kinnara Connection

The video that Campbell sought to suppress in the injunction proceedings was titled "Investor Update for effecting Kinnara clients from Marina Bay City buyout." This reference to "Kinnara clients" is significant for any investor who has been approached by Kinnara Capital or Kinnara Asia or who has seen promotional material for a "Marina Bay City" development.

The judgment establishes that as of 2026, Campbell was associated with Kinnara and with the Marina Bay City project. The nature and extent of that association is a matter for the underlying proceedings. Investors who have had contact with Kinnara Capital, Kinnara Asia, or Marina Bay City should be aware of the proceedings and should take independent legal and financial advice before making any investment decisions.

What the Judgment Tells Potential Investors

The Federal Court judgment in *Campbell v McIntyre (No 2)* [2026] FCA 1279 is remarkable not only for what it decided, but for what it confirmed:

5. **Campbell has a documented history of fraud and consumer-law convictions spanning 2012 to 2018.** This is not alleged — it is admitted by Campbell himself in sworn affidavit evidence before the Federal Court.
6. **Campbell made materially false statements to the Federal Court about**

his criminal history. The court found these non-disclosures to be serious.

7. **Campbell represented personal losses of $25 million that were not, in fact, personal losses.** The court found this was a significant non-disclosure that affected the court's assessment of the case.
8. **Campbell obtained an urgent injunction from the court by presenting an incomplete and misleading picture.** The injunction was subsequently discharged.
9. **The court imposed indemnity costs against Campbell** — a sanction reserved for serious misconduct.

These are not allegations. They are findings and admissions recorded in a published Federal Court judgment, freely available on the Federal Court's official website.

PART III: OFFSHORE OPERATIONS AND KINNARA

Chapter 7: The Move Offshore and Operations in Thailand

A Recurring Pattern: Regulatory Pressure and Geographic Relocation

There is a pattern that consumer advocates and financial crime investigators have documented in numerous cases of serial financial misconduct: domestic regulatory action is followed by offshore relocation. When a domestic market becomes too heavily regulated, or when the accumulation of regulatory findings makes ongoing domestic operation difficult, some operators move their base of operations beyond the jurisdiction of the regulators who have acted against them.

This pattern does not necessarily involve fleeing justice in any dramatic or overt sense. It may be presented, and may genuinely begin, as a legitimate business decision: a new market opportunity in South-East Asia, a property development project in Indonesia, a digital business that can be operated from anywhere in the world. The shift can be gradual. But the effect, from the perspective of Australian victims, is the same: when something goes wrong, the person they have entrusted with their money is living in a country with which Australia has no extradition treaty for civil matters, and where enforcement of an Australian civil judgment is complex, expensive, and often practically impossible.

Thailand as a Business Hub and Legal Shelter

Thailand has become a popular base for a segment of the Australian expatriate community that includes genuine entrepreneurs, retirees, and, regrettably, some operators who have left Australia ahead of or in the aftermath of regulatory scrutiny.

Thailand offers low living costs, a substantial English-speaking expatriate community, and good digital connectivity. It is not, at least in the ordinary consumer-protection context, a country from which it is easy for Australian authorities to compel the attendance of a witness or the enforcement of an Australian judgment.

The Federal Court judgment in *Campbell v McIntyre (No 2)* [2026] FCA 1279 confirmed, at paragraph 13, that Adrian James Campbell "resides in Thailand" as of August 2026. This is consistent with information that has been publicly circulated about Campbell's operational base.

Marketing to Australia From Offshore

The modern technology environment has made it trivially simple for an operator based in Thailand to run a marketing operation targeting Australian investors. A professional website, a LinkedIn profile presenting a history of business success, a WhatsApp group with the word "investors" in its name, a video posted to an alternative social media platform — all of these can be produced and maintained from anywhere in the world at minimal cost.

The Federal Court judgment reveals that the marketing of the Marina Bay City development and Kinnara's activities were communicated to Australian investors through online channels including video publications and articles posted to websites including marinabay.city and businessreviewasia.news, and through a WhatsApp group titled "LUX Buy Out of Marina Bay City – The Facts."

The use of these digital channels to communicate with Australian investors — from a base outside Australia — is a pattern that Australian financial regulators have identified as an increasing challenge. ASIC's annual reports consistently note the growth of offshore-based investment marketing directed at Australians.

The Practical Challenge for Victims

If an Australian investor loses money to an operator based in Thailand through an offshore property investment, the practical challenges of recovery are formidable:

Jurisdiction: Australian courts may have jurisdiction over the matter if the conduct was directed at Australians and caused loss in Australia, but obtaining a judgment from an Australian court is only the beginning.

Enforcement: An Australian court judgment cannot be automatically enforced in Thailand. Enforcement requires separate proceedings in Thai courts, which involve their own legal system, their own evidentiary standards, and their own procedural requirements. Thai-language proceedings, local legal representation, and significant time and expense are involved.

Asset location: If the operator's assets — bank accounts, property, investments — are held in Thailand or in other foreign jurisdictions, an Australian court judgment provides no direct mechanism for seizing those assets.

Practical reality: For most individual investors who have lost tens of thousands of dollars, the cost and difficulty of cross-border enforcement exceeds the likely recovery. This is not a theoretical concern. It is the practical experience of many Australians who have attempted to recover money from offshore operators.

Advice for Investors Approached by Offshore Operators

If you are approached by any person or company based outside Australia for an investment opportunity, the following precautions are essential:

10. **Verify physical address.** An operator who claims to be Australian but who is actually based in Thailand or elsewhere presents a fundamentally different legal and practical risk profile than one who is actually present in Australia and subject to Australian law enforcement.
11. **Understand enforcement options.** Before committing any funds, understand — with

advice from a qualified Australian solicitor — what your options are if things go wrong and the operator is not in Australia.

12. **Demand transparency about the corporate structure.** A company incorporated in a Pacific island jurisdiction or in Singapore, marketed to Australians by a person resident in Thailand, is not an Australian company. The standards and protections applicable to Australian companies do not automatically apply.
13. **Check whether the operator has Australian regulatory history.** An ASIC director search and an internet search of the person's name combined with Australian regulatory bodies (ASIC, ACCC, state fair-trading offices) can reveal a domestic regulatory history that the operator would prefer you not know about.

Chapter 8: Kinnara Capital, Kinnara Asia, and Cross-Border Property Schemes

The Kinnara Entities and the Hong Kong Company Structure

The Federal Court judgment in *Campbell v McIntyre (No 2)* [2026] FCA 1279 identifies Adrian James Campbell's connection to "Kinnara" through the title of the video publication at the centre of the injunction proceedings: "Investor Update for effecting Kinnara clients from Marina Bay City buyout."

The existence of "Kinnara clients" — investors who had placed funds in connection with a Kinnara entity and the Marina Bay City project — is established by the court record. The nature of the Kinnara operations, the terms on which investors participated, the current status of the Marina Bay City project, and the quantum of investor funds involved are matters that are either subject to ongoing litigation or not fully disclosed in publicly available court records.

What is publicly known, and what investors should be aware of, is the following:

Kinnara Capital and Kinnara Asia are the business names most recently associated with Campbell's commercial activities. These names appear in the context of the 2026 Federal Court proceedings and in publicly available information about the

Lombok land development and Marina Bay City project.

The connection to Lombok, Indonesia: The background section of the Federal Court judgment establishes that Campbell and McIntyre were involved in "developing and selling of land on the island of Lombok, Indonesia," with the aim of "market[ing] the developed land to investors in Australia." This is a cross-border property scheme of the type that carries the elevated risks described in this chapter.

The Marina Bay City project: "Marina Bay City" appears to be a specific property development associated with the Kinnara/Lombok operation which has now been renamed to Saraya Beach Resort Lombok. The WhatsApp group "LUX Buy Out of Marina Bay City – The Facts" and the website marinabay.city are identified in the Federal Court judgment as channels through which relevant communications were distributed.

The Hong Kong Corporate Layer: Investors should be aware that a company named **Marina Bay City Group Limited** is registered in Hong Kong, with a registered address at:

> *Unit B6, 12th Floor, Wing Wah Building*
> *No. 677 King's Road, Quarry Bay*
> *Hong Kong Island, Hong Kong*

The use of a Hong Kong corporate entity adds a further layer of jurisdictional complexity for any investor seeking to trace funds, enforce a judgment, or understand the true ownership structure behind a project marketed in Indonesia and sold to Australian investors. Hong Kong company law requires directors to be registered with the Hong Kong Companies Registry, and companies incorporated in Hong Kong are subject to its regulatory framework — but enforcement of an Australian judgment against a Hong Kong company is a separate and complex legal process.

A critical warning about nominee directors: Offshore corporate structures — particularly those incorporating in Hong Kong, Singapore, or British Virgin Islands jurisdictions — frequently make use of "local directors" or nominee directors: individuals who appear on the company's official record as directors but who act at the direction of the beneficial owner and have no substantive involvement in the company's management. The presence of local Hong Kong directors on the register of Marina Bay City Group Limited does not necessarily mean that those individuals are the persons making decisions about investor funds. The beneficial owner — the person who actually controls the company and directs its operations — may be a different person entirely, located in another country.

Any investor who has placed funds with a Kinnara entity, who has been directed to transfer money to an account linked to Marina Bay City Group Limited or any associated entity in Hong Kong, Singapore, or elsewhere in Asia, should take immediate independent legal advice from an Australian solicitor with international commercial experience before taking any further action.

Cross-Border Property Schemes: A Category of Elevated Risk

Offshore property investment is not inherently fraudulent or illegitimate. There are genuine and successful property developments in South-East Asia and elsewhere that offer legitimate investment opportunities to Australian investors. The problem is distinguishing the genuine from the fraudulent — and the elevated structural risks that all offshore property investments carry, regardless of the operator's intentions.

Those structural risks include:

Foreign land title regimes. Indonesia, Thailand, and many other South-East Asian countries have complex restrictions on foreign ownership of land. In Indonesia, for example, foreigners cannot hold freehold title to land. Various alternative arrangements — including long-term lease structures and nominee ownership through an Indonesian company — are used by foreign investors, but each carries its own legal risks. An investment in a development that the investor believes gives them property rights may, under Indonesian law, provide much weaker rights than they expect.

Construction and development risk. Offshore property developments frequently encounter delays, funding shortfalls, regulatory approvals, and construction issues. In a foreign jurisdiction, investors have limited visibility into these issues and limited practical recourse when a development fails to proceed as planned.

Currency risk. Investments denominated in or tied to foreign currencies carry exchange rate risk. Returns that appear attractive in Australian dollar terms at the time of investment may be significantly reduced by subsequent exchange rate movements.

Regulatory risk. Changes in local law, foreign investment regulations, or tax treatment in the host country can materially affect the viability and profitability of an investment.

Enforceability of contracts. A contract signed with a foreign company, under the laws of a foreign jurisdiction, may be very difficult and expensive to enforce if a dispute arises. Australian courts may not have jurisdiction over the foreign company, and foreign courts may not enforce Australian judgments.

Due Diligence for Offshore Property Investment

If you are considering any offshore property investment — including, specifically, any investment promoted under the Kinnara Capital or Kinnara Asia names, or any investment associated with the Marina Bay City or Lombok development projects — the following due diligence is essential and should be completed before any funds are transferred:

14. **Obtain independent legal advice from an Australian solicitor with international property experience.** Not a referral from the operator. Not a law firm recommended by the person selling you the investment. An independently selected solicitor who owes their duty of care to you.
15. **Obtain independent legal advice from a solicitor in the country where the property is located.** Indonesian law applies to Indonesian property. Thai law applies to Thai land. Australian legal advice, while necessary, is not sufficient.
16. **Obtain an independent financial assessment.** Request independently audited financial statements for any company or project you are asked to invest in. Examine those statements with an independent accountant.
17. **Verify the legal title to the land.** In Indonesia, land title information is maintained in the Indonesian land registry. An Indonesian solicitor can conduct a title search and provide an opinion on the nature and validity of the title claimed.
18. **Understand the corporate structure.** Who owns the company you are investing in? Where is it incorporated? Who controls it? What assets does it hold? What liabilities does it carry? These are not hostile questions. They

are the basic questions that any competent investment adviser would ask.

19. **Search Australian public records for all persons associated with the investment.** This includes the ASIC director register, ACCC enforcement actions, state fair-trading websites, and the Federal Court judgment database.
20. **Never transfer funds offshore on the basis of an oral promise.** Every commitment should be in writing, reviewed by your solicitor, before any funds leave Australia.

A Note on the Ongoing Proceedings

As noted elsewhere in this book, proceedings in the Federal Court of Australia (QUD 273 of 2026) concerning matters related to the Kinnara/Marina Bay City dispute were ongoing as of the date of this publication. Investors who have placed funds with Kinnara Capital, Kinnara Asia, or any associated entity should seek independent legal advice about their position and options in light of those proceedings.

Chapter 9: The Dispute With Former Associates

The McIntyre Proceedings: Context and Significance

The 2026 Federal Court proceedings — *Campbell v McIntyre (No 2)* [2026] FCA 1279 — are, on one level, a dispute between two business partners who have fallen out. The underlying controversy, as the judgment describes it, is a dispute about "entitlements to shares in a company" between Campbell and McIntyre, arising from their joint enterprise in the Lombok land development.

Disputes between business partners are common and do not, by themselves, tell us much about whether an investment is legitimate or not. Partners fall out for all kinds of reasons.

What is instructive about the McIntyre proceedings, from an investor-protection perspective, is not the underlying dispute but the behaviour documented in the course of those proceedings — specifically, Campbell's conduct in the ex parte injunction application, which the Federal Court found to involve materially false statements and significant non-disclosures.

The Pattern: Suppression of Information

Throughout the documented history examined in this book, a pattern recurs: information that would be material to the assessment of Campbell's credibility and character is not disclosed, denied, or downplayed — until it is exposed by an external process (a court hearing, a regulatory investigation) that forces disclosure.

In 2026, that pattern played out before the Federal Court of Australia in a particularly clear way:

- Campbell denied a criminal history that he had
- Campbell claimed personal losses that were, in fact, corporate losses
- Campbell misrepresented his country of residence to the court
- These misrepresentations were exposed when the opposing party brought them to the court's attention
- The court, upon exposure, found the non-disclosures to be serious and discharged the relief Campbell had obtained

This pattern is not offered in this book as evidence that any particular allegation about Campbell's current business activities is correct. The 2026 proceedings are ongoing and their outcome has not been determined. What the pattern does suggest, and what investors should consider, is whether a person with a documented history of providing materially false information to a court — and a documented history of consumer-law convictions spanning more than a decade — is a person whose representations about investment opportunities should be accepted at face value without rigorous independent verification.

What Happens When Business Associates Fall Out

The McIntyre proceedings also illustrate a risk that is specific to the offshore investment context: the risk that a dispute between promoters or developers will directly harm investors.

When Campbell and McIntyre fell out, their dispute apparently resulted in the publication of allegations about each other — allegations that, whatever their truth, had the effect of disrupting the business activities associated with the Marina Bay City project and creating uncertainty for investors who had placed funds with Kinnara entities.

This is a risk that is inherent in any investment that depends on the continuing relationship and cooperation of its promoters. Where a project depends on the personal relationships and agreements of a small number of individuals — rather than on the governed structure of a regulated fund or listed entity — a breakdown in those relationships can have immediate and serious consequences for investors.

For the Investor: Warning Signs of a Personal Dispute Affecting Your Investment

If you are an investor in any offshore project and you begin to see public allegations between promoters or key individuals associated with your investment, treat it as a signal requiring immediate action:

21. **Do not assume the situation will resolve itself.** Disputes between promoters can result in the freezing of project accounts, the withdrawal of key personnel, or the collapse of the corporate structure on which your investment depends.
22. **Seek immediate legal advice.** An Australian solicitor with experience in international dispute resolution can assess your exposure and advise on options for protecting your investment.
23. **Document everything.** Keep copies of all communications — WhatsApp messages, emails, video links, promotional materials. These may be essential evidence in any subsequent legal proceedings.
24. **Do not make additional investments into a troubled project.** Promoters in dispute may approach investors for additional funding, claiming the existing difficulties are temporary and that further investment will resolve them. This is a known pattern in fraudulent investment schemes: existing investors are asked to put in more money to "secure" their existing investment.
25. **Contact relevant authorities.** ASIC, the ACCC, state fair-trading offices, and police fraud squads all accept reports from potential

victims of investment fraud, even before a loss has crystallised.

PART IV: PRACTICAL PROTECTION FOR AUSTRALIANS

Chapter 10: How to Properly Vet an Investment or Business Opportunity

The Due Diligence Framework

This chapter sets out a practical, step-by-step framework for vetting any investment or business opportunity — with a particular focus on the offshore and property investment context where the risks described in this book are most concentrated.

This framework is not exhaustive. It is a starting point. Every investment opportunity is different, and a qualified Australian financial adviser and solicitor can tailor due diligence advice to your specific circumstances.

Step 1: Verify the Identity of the Operator

Before you do anything else, verify who you are actually dealing with. This sounds obvious, but it is surprisingly often overlooked.

Full legal name: Obtain the full legal name of every individual associated with the opportunity. First name, middle name, and surname. Not a trading name, not a nickname, not "A. Campbell" — the full name.

Government-issued identification: A legitimate investment operator should be able and willing to provide government-issued photo identification. If they are not willing to do so, stop.

Internet search: Conduct a thorough internet search of the individual's full legal name, any associated business names, and any properties or projects being promoted. Include search terms such as "fraud," "scam," "complaint," "conviction," and "consumer law." Also search the individual's name in combination with "court" and relevant state names. If you find court records, media reports, or regulatory outcomes, note the business names, dates, and penalties involved.

Ripoff Report (ripoffreport.com): One of the most useful and often-overlooked consumer complaint databases is Ripoff Report, an American-based platform that accepts and permanently publishes consumer complaints from around the world. Unlike many complaint sites, Ripoff Report does not remove listings — reports remain on the site indefinitely, meaning a complaint about an operator's conduct from several years ago will still be visible today. A search of the subject's name, company names, and associated projects on ripoffreport.com can surface complaints from victims who may never have gone to the police or a regulator. The listing of Adrian James Campbell on Ripoff Report is an example of this: consumer complaints about his conduct appear there as a public record, accessible to anyone who searches his name. Before investing with any offshore operator, search their full name and all associated business names on Ripoff Report. The results will not always be accurate — the platform does not verify complaints — but a pattern of complaints across multiple listings, from different complainants, is a meaningful signal that warrants further investigation before any funds are committed.

Identify the Australian bank account entity: If any Australian bank account is involved in the transaction — for receiving your investment funds or for any payment at any stage — obtain the full company name and ABN/ACN linked to that account. This is your single most powerful jurisdictional foothold if things go wrong. As explained in Chapter 2, police in the relevant state will generally accept a fraud complaint where funds were paid to an Australian entity, even if the promoter is now offshore.

Step 2: Ask the Hard Questions

Ask these questions of the operator directly, in writing, before committing any funds:

- What is the full legal name and country of incorporation of the entity I am investing in?
- Who are the registered directors and beneficial owners of that entity?
- Are any associated companies registered in Hong Kong, Singapore, the British Virgin Islands, or any other offshore jurisdiction? If so, who are the directors and beneficial owners of those entities?

- Are there any current court proceedings, regulatory investigations, or formal complaints involving any person or entity associated with this investment?
- Who is the independent auditor of the fund or project accounts?
- Can you provide two years of independently audited financial statements?

Document the answers — and document any refusal to answer. Both are evidence.

Step 3: Verify the Corporate Structure

Company registration: Every Australian company should have an ASIC company registration number (ACN) or Australian Business Number (ABN). Ask the operator to provide these details. A legitimate Australian company will have them readily available.

Registered address: Ask for the company's full registered address. A registered address in the Cayman Islands, the British Virgin Islands, a Pacific island jurisdiction, or a serviced address in Hong Kong is a significant red flag for an investment being marketed as an Australian opportunity.

Financial statements: For significant investments, request the last two years of audited financial statements for any company you are asked to invest in. Financial statements should be prepared by a reputable, independent auditor. Statements that are unaudited, prepared by an accounting firm you cannot verify, or which have not been produced at all, are red flags.

Licensing in the host country: If the investment involves property or business activities in a foreign country, verify that the relevant entity is properly registered and licensed in that country to conduct the proposed activities.

Step 4: Understand the Investment Terms

Written agreement: Every investment should be documented in a written agreement, reviewed by your Australian solicitor before execution. Never invest on the basis of an oral promise or a written term sheet alone.

Governing law and dispute resolution: The written agreement should specify which country's law governs the agreement and how disputes will be resolved. If an investment agreement is governed by the law of an overseas jurisdiction, you may have limited rights under Australian consumer protection laws in the event of a dispute.

Exit arrangements: Understand how and when you can exit the investment and retrieve your capital. Offshore property investments frequently involve long lock-in periods and limited or no liquidity.

Use of funds: The agreement should clearly specify how your investment funds will be used, including any fees, commissions, or profit-sharing arrangements.

Step 5: Seek Independent Professional Advice

This step is not optional. It is essential.

Financial adviser: A licensed Australian financial adviser (hold a valid AFSL or be an authorised representative of one) can assess whether the investment is appropriate for your financial circumstances, risk tolerance, and investment goals.

Solicitor: A qualified Australian solicitor can review the investment documentation, advise on your legal rights, and identify any terms that are unusual or potentially harmful.

Accountant: An independent accountant can review financial projections and assess whether they are realistic.

Foreign law advice: If the investment involves significant assets or activities in a foreign country, obtain legal advice from a qualified solicitor in that country as well.

Step 6: Verify the Developer's Track Record — Has Anything Actually Been Built?

For property development investments specifically, there is one question that cuts through all of the marketing material, the rendered images, the floor plans, and the glossy brochures:

Has this developer actually completed and handed over property to paying buyers?

This question is deceptively simple and frequently overlooked. Investors caught up in the excitement of an offshore development opportunity often accept a site visit, a soil report, a development approval, or a signed land-purchase agreement as evidence of a developer's capability. They are not. The only meaningful evidence of a developer's capacity to deliver is a completed project — finished buildings, issued titles, satisfied buyers who received what they paid for.

Before committing funds to any property development, request the following:

- **A list of completed projects:** Not announced projects. Not projects under construction. Completed projects with addresses, completion dates, and the names of the entity that developed them.
- **References from buyers who have received their property:** At least two independent buyers whose properties have been completed, settled, and handed over. Ask for their contact details and contact them independently — not through the operator.
- **Evidence of title:** Documentation showing that title has been issued to buyers in completed projects, and that the titles are clear of encumbrances.

When you contact the buyer references, ask directly: Did your property get built and delivered on time? Did you receive what was in the contract? Would you invest with this developer again?

If an operator cannot provide any completed-project references — or if every reference they provide is a person still waiting for their property — that is a significant warning. A developer with no delivered projects is an untested developer. Investing in their first project means accepting the full risk of their first failure, with no evidence that they can actually execute.

The allegation — raised by parties to the Federal Court litigation and by former associates, and noted here as an allegation and not a court finding — that the operator at the centre of this book's case study had not, as at the time of litigation, completed and delivered a single villa to a buyer, illustrates precisely why this question matters. If that allegation is accurate, investors who committed funds to the Lombok development project were funding a developer's very first attempt to complete a property project, without the benefit of knowing that track record did not exist.

Do not make that mistake. Ask the question. Verify the answer. Speak to a buyer who actually received a completed property.

What Does Not Count as Proof of Delivery

Investors — and, critically, the Australian sales agents who market these projects — are often shown a package of materials that *looks* like due diligence but is not:

- A **site visit** or "community day" with government officials present
- Photographs of land, fencing, survey pegs, or earthworks
- Statements that **land certificates** are "now in the possession" of the promoter
- Claims that a building permit (for example a PBG in Indonesia) is in a "final administrative stage"
- Marketing stock lists shared among multiple licensed agents
- Assurances that the agent has "had no complaints raised" with them personally

None of these prove that a villa, apartment, or resort unit has been **built, titled, and handed to a paying buyer**. A community day in June does not answer whether a single contracted buyer received keys. Land certificates held by a promoter are not the same as titles issued to investors. A permit "in the final stage" is not a completed building. An agent's lack of personal complaints is not a substitute for a search of court records, regulatory findings, and completed-project references.

If the only evidence on offer is process, presence, and paperwork in progress — and not a completed handover — treat the opportunity as unproven delivery risk.

When Licensed Agents Market the Project — And Have Not Done Their Own Due Diligence

A recurring feature of offshore property schemes aimed at Australians is the recruitment of **licensed Australian real estate salespersons and agents** to market "available stock." The agent may be genuine, hold a Queensland (or other state) licence, and sincerely believe they are doing nothing wrong. They may have attended a site day. They may have been told that permits are advancing and that land papers sit with the capital partner. They may have received no complaints through their own inbox.

That does not make the underlying project safe.

Scammers and high-risk promoters have a well-documented playbook: **borrow credibility**. They attach a reputable-looking local licence, a familiar agency brand, or a confident salesperson to a project whose developer track record, beneficial ownership, and delivery history have not been independently verified. The investor sees an Australian licence number and assumes the hard checks have already been done. Often they have not.

Consider the pattern illustrated by correspondence of the kind that has circulated among parties interested in Lombok / Kinnara-style offerings. An Australian-licensed salesperson, pressed about serious allegations, responds in substance that:

- they have had no knowledge that would lead them to believe the project is fraudulent;

- they attended a community day and saw officials present;
- land certificates are understood to be with Kinnara Capital;
- permitting is said to be in a final administrative stage;
- they are not in a position to substantiate allegations about developers or legal matters; and
- the appropriate course is to **refer the concerned person back to the developer** (in the documented case study, to Adrian Campbell) for answers.

Read that response as an investor would. The agent is actively marketing. The agent disclaims ability to substantiate the hard questions. The agent routes scrutiny back to the very person whose court and regulatory history is the subject of this book. And a single site visit — even one a year out of date, or one that has not been repeated — is offered as comfort. **That is not due diligence. That is distribution.**

None of this book asserts that every agent who has marketed a Kinnara-, Marina Bay City–, or Lombok-related product is dishonest. Many will be ordinary licensees who were themselves given a polished pack and a site tour. The consumer-protection point is sharper:

26. **A licence to sell real estate in Australia is not a warranty of an offshore developer's delivery record.**
27. **An agent's personal lack of complaints is not a search of Federal Court judgments, magistrates' convictions, or completed-project references.**
28. **Referring a worried buyer back to the promoter is the opposite of independent verification.**
29. **If the agent cannot name buyers who have received completed titled property, the agent is not in a position to give comfort on delivery.**

Investors should ask every marketing agent, in writing:

- Have you independently verified the developer's criminal and consumer-law history in Australia?
- Can you provide contact details for two buyers who have received completed, titled property from this developer?
- When did you last personally inspect the site, and what exactly had been built (not pegged, not permitted — built)?
- Who holds investor funds, in which jurisdiction, and under what trust or escrow arrangement?

- Are you prepared to put your delivery assurances in writing on your agency letterhead?

If the agent cannot answer — or answers only by introducing you to the promoter — walk away. The licence on the business card does not travel with the risk.

The Copycat and "Borrowed Brand" Problem — Eco Boss, Lux, and Legitimate Entities

There is a further pattern that Australian investors and agents must understand: **the use of names, structures, or associations that look legitimate because something legitimate exists nearby.**

In the Eco Boss era, consumer harm did not require that every entity in the commercial neighbourhood was fake. Copycat and lookalike tactics — trading on the appearance of a real industry, a real product category, or a real corporate form — are a known feature of consumer scams worldwide. A company can be a registered entity and still be the vehicle for false or misleading representations; registration is not the same as clean conduct. The 2018 Eco Boss convictions under the Australian Consumer Law were about false or misleading representations, not about whether a form had been filed with a corporate registry.

A similar caution applies in the offshore property context. Legitimate developers, hotel brands, and project vehicles operate across Indonesia and the region. Disputes between promoters, rebrands (including the Marina Bay City / Saraya Beach Resort Lombok naming trail discussed in Chapter 8), and the presence of a real land bank or a real local company can all be used — deliberately or carelessly — to make a pitch sound anchored in something solid. Parties to the Federal Court litigation and public commentary around the Kinnara / Lombok venture have also pointed to the commercial environment in which **Lux**-related branding and former-associate structures sit. This book does not adjudicate every commercial claim between those parties. It does say this plainly:

The fact that a legitimate developer, brand, or company exists in the same market does not validate every person marketing "stock" beside it. Copycat proximity — selling next to a real project, using similar lifestyle imagery, or routing questions through a licensed Australian salesperson — is a known risk pattern. It was visible in domestic consumer scams that traded on real industry categories; it is visible again when offshore land pitches borrow the look of established development.

The practical lesson is universal and uncomfortable:

- **Investors** must verify the specific counterparty, the specific entity receiving funds, and the specific delivery record — not the vibe of the industry.
- **Agents and marketers** must verify the same before they put their licence and reputation on a pitch deck. "I had no complaints" and "I went

to a community day" are not a file note of due diligence.

- **Former associates, joint-venture partners, and local counterparties** must verify who they are in business with before their brand is used as social proof.
- **Promoters** who rely on someone else's credibility will eventually put that person in the path of the same questions this book asks.

Due diligence is not a one-sided consumer chore. It is the minimum standard for everyone who touches the money, the marketing, or the land. All sides. All the time.

Chapter 11: Red Flags in Offshore and High-Pressure Sales

Recognising the Warning Signs

Investment fraud and consumer scams do not announce themselves. They arrive in the form of an investment opportunity that sounds attractive, presented by a person who seems credible and professional. The warning signs are often there — but they can be easy to miss if you do not know what to look for.

This chapter sets out the most common and most reliable red flags in the offshore investment and high-pressure sales context. None of these, individually, is proof that an investment is fraudulent. But the more of them that appear in a single investment opportunity, the more urgent your due diligence becomes.

Red Flag 1: Guaranteed or Unusually High Returns

Any investment that guarantees high returns — particularly returns that are significantly above what a comparable regulated investment would provide — is a red flag. In a functioning financial market, higher returns are associated with higher risk. An investment that claims to offer high returns with low or no risk is either misrepresenting the risk or misrepresenting the return.

Red Flag 2: Urgency and Artificial Scarcity

High-pressure sales tactics that create a sense of urgency — "this opportunity closes on Friday," "there are only three remaining units at this price," "you need to decide today" — are a classic hallmark of fraudulent and misleading sales.

Legitimate investments do not typically disappear if you take a few weeks to conduct proper due diligence. Any operator who pressures you to decide without adequate time for independent inquiry has a reason for not wanting you to take that time.

Red Flag 3: The Operator Cannot Be Verified Through Independent Research

If an operator presents themselves as an experienced Australian investor or developer, but an internet search of their full legal name reveals court records, regulatory findings, or consumer complaints that the operator has not disclosed, that is a significant warning. The absence of any verifiable positive history — no news coverage of completed projects, no independently verifiable track record, no professional references you can contact independently — is also a red flag.

Red Flag 4: The Operator Downplays or Denies a Regulatory History

If you conduct due diligence and find evidence of a regulatory finding or conviction, and the operator's response is to deny, minimise, or explain away that finding, treat the denial itself as a red flag.

Legitimate operators who have genuinely resolved past regulatory issues — paid fines, complied with orders, changed their practices — will typically acknowledge the history and explain what changed. Operators who deny findings that are a matter of public record either do not expect you to check, or are betting that you will believe their denial over the public record.

Red Flag 5: The Operator Is Not Resident in Australia

An operator who is based offshore — in Thailand, Indonesia, Singapore, or elsewhere — is outside the practical reach of most Australian enforcement mechanisms. If the investment goes wrong, your ability to pursue the operator through the Australian legal system is limited.

This is not a reason to refuse all contact with offshore-based operators. It is a reason to apply heightened due diligence and to ensure that any legal agreement clearly specifies Australian jurisdiction and dispute resolution.

Red Flag 6: Complex or Opaque Corporate Structures

A legitimate business should be able to explain its corporate structure in clear, plain terms. If an operator's corporate structure involves multiple entities in multiple jurisdictions, with relationships between those entities that are difficult to understand or explain, that complexity may be designed to obscure who actually owns what and where the money goes.

Red Flag 7: Inconsistent Information

Watch for inconsistencies between what an operator tells you verbally and what is in their written materials. Watch for inconsistencies between information provided at different times. Watch for discrepancies between what an operator says about their regulatory history and what public records show.

As the Federal Court judgment discussed in this book demonstrates, some operators make materially false statements even in sworn court documents. The risk that an operator is making false statements in an informal investment pitch is at least as great.

Red Flag 8: Pressure After You Raise Concerns

If you raise concerns — about the operator's regulatory history, the terms of the investment, or the need for independent advice — and the response is aggressive, dismissive, or designed to shame or pressure you into continuing, that is a very serious red flag.

Legitimate operators welcome scrutiny. They want informed investors who understand what they are investing in. An operator who reacts to legitimate due diligence questions with anger or intimidation has something to hide.

Red Flag 9: Paid Online Stories, Fake Press Coverage, and URLs That Disappear

One of the more sophisticated manipulation tactics observed in modern investment disputes — including, it appears, in circumstances surrounding the matters documented in this book — is the deliberate publication of paid or sponsored content on third-party websites, designed to look like independent journalism or objective reporting.

The mechanics of this strategy are straightforward. A party with a financial or personal interest in shaping the narrative around an operator, a dispute, or an individual pays a website to publish an article. That article is then shared with investors, former associates, or potential targets as though it were independent press coverage. The reader, receiving a link from someone they know or trust, accepts the article as gospel truth without verifying who commissioned it, who wrote it, or whether the website is a legitimate news outlet or a paid-placement service.

This tactic has been observed in the context of this book's subject matter. A number of articles about the parties to the Federal Court proceedings appeared on various websites and were circulated to third parties during the course of the dispute. In at least some instances, the URLs of those articles subsequently disappeared from the web — probably because the operators of those sites received or anticipated defamation-related notices. When a piece of online content disappears shortly after being widely circulated, that disappearance is itself a warning. Genuine news coverage does not routinely vanish. Content that existed to serve a purpose in a specific dispute, and that carries legal risk once that purpose has been served, does disappear.

The same tactic extends to paid PR campaigns designed to discredit a party by associating them with negative stories, or to rehabilitate a party by flooding search results with flattering content. In either direction — attack or defence — the goal is to manipulate what you believe by controlling what you read.

What this means for you as an investor:

Do not rely on the press — including online media — as a primary source of truth about an investment operator. Be alert to the following:

- **Content you cannot date or verify:** If you cannot find an article through an independent search (you only received it as a link from a third party), ask yourself why. Legitimate journalism is findable.
- **No named journalist or no editorial masthead:** Many paid-placement sites carry no named author, no editor, and no clear editorial policy. This is a signal that the content may be sponsored rather than reported.

- **One-sided framing:** Coverage that presents entirely one side of a dispute, with no comment sought from the other side, may have been commissioned by one party. Real journalism — however imperfect — at least attempts to seek comment.
- **URLs that resolve to errors:** If a link someone sends you no longer works, ask when it was published and why it was taken down. A disappeared article is not evidence of its accuracy — it is evidence that someone decided it was no longer safe to publish it.
- **Stories that tell you exactly what the sender wants you to believe:** Be especially cautious when a piece of online content arrives precisely at the moment when the person sending it needs you to form a particular view.

There are always two sides to every dispute. This book is based on court documents, sworn evidence, and public records — not on press coverage. Before you form a view about any party in any dispute, apply the same standard: primary sources, not press releases dressed as news.

Red Flag 10: The Developer Has Never Actually Built and Delivered Anything

For property investment specifically — including any offshore land development, villa or resort project, or property fund — the most fundamental due diligence question is also the most frequently skipped:

Has this developer actually built and delivered completed property to buyers?

It is not enough that an operator can show you a development site, a rendered marketing image, a floor plan, or a soil report. None of those things constitute a completed project. The only evidence of a developer's capacity to deliver is a completed project — buildings that exist, titles that have been issued, buyers who have moved in or rented out.

In the context of the Kinnara Capital and related Lombok development projects that form part of the background to this book's case study, concerns have been raised by parties to the Federal Court litigation and by former associates of the operator that Adrian James Campbell had not, as at the time these matters were litigated, completed and delivered a single villa to a buyer. This is an allegation and not a finding of the Federal Court. It has not been tested or adjudicated. The court did not make findings on the commercial performance of the Lombok development. This book records the allegation because it is relevant context for any investor considering a property development investment, and because the allegation — if accurate — would be a highly material fact.

What you should do:

Before committing funds to any property development, ask the operator to provide contact details for at least two buyers whose properties have been completed, settled, and handed over. Not buyers who are waiting. Not buyers who have signed contracts. Buyers who have received their property, hold title, and are satisfied with the outcome.

Then contact those buyers independently — not through the operator — and ask them directly about their experience. If the operator cannot provide any such references, or if the references are reluctant to speak, or if the contacts provided turn out to be associates of the operator rather than genuine buyers, treat that as a serious warning.

A developer who has never completed a project is, by definition, untested. Investing in an untested developer's first project means bearing the full risk of their first failure — with no track record to indicate whether they have the competence, the capital, and the relationships to deliver. That risk may be acceptable to a sophisticated investor with a high-risk tolerance and the resources to absorb a total loss. It is not appropriate for a retiree, a first-time investor, or anyone who cannot afford to lose the funds committed.

Chapter 10 (Step 6 and the sections that follow it) sets out the practical tests: completed-project lists, independent buyer references, and the list of things that do **not** count — community days, land certificates held by the promoter, permits “in the final stage,” and an agent’s personal assurance that they have received no complaints.

Red Flag 11: A Licensed Agent Is Marketing — But Cannot Independently Verify Delivery

The presence of a licensed Australian real estate salesperson on a deal is often treated by buyers as a safety signal. It should not be.

High-risk and fraudulent promoters routinely try to **rope in reputable or simply ordinary licensed agents** to distribute product. The agent may be shown a site, introduced to officials at a community day, given a stock list, and told that titles or permits are progressing. The agent may then market in good faith — without searching Australian court records, without speaking to a buyer who has received a completed property, and without understanding the promoter's consumer-law history. When challenged, the agent may say they are "not in a position to substantiate" allegations and may refer the buyer back to the developer for answers.

That pattern is a red flag in its own right. A licence is a permission to sell under state law. It is not a due-diligence certificate for an offshore developer. If the person selling to you cannot answer the delivery and track-record questions in Chapter 10 without calling the promoter, you do not have an independent gatekeeper — you have a distribution channel.

The same logic applies to **borrowed legitimacy** more broadly: a real industry category (as in the Eco Boss consumer-law setting), a real local brand or developer operating somewhere in the same market (including Lux-related and other Indonesian development branding discussed by parties around the Lombok disputes), or a real company registration. Copycat and lookalike proximity is not proof. Everyone in the chain — investor, agent, marketer, and associate — must do their own due diligence, every time.

Chapter 12: What to Do If You've Already Invested or Been Targeted

If You Have Already Invested

If you have already invested funds with an operator who matches the profile described in this book — an offshore-based operator with a history of consumer-law issues, operating through complex corporate structures and marketing to Australian investors — the following steps are recommended:

Step 1: Do Not Invest Any More Money

Whatever promises have been made about additional investments securing your existing position, protecting your returns, or unlocking delayed returns: do not invest any more money. This is the most important single instruction in this chapter.

The "pay more to protect what you have" approach is one of the most reliably documented patterns in investment fraud. It is designed to extract additional funds from investors who are already committed and who are reluctant to acknowledge that they may have made a mistake.

Step 2: Preserve All Documentation

Immediately collect and preserve every document related to the investment:

- All written contracts, term sheets, and investment agreements
- All email correspondence
- All WhatsApp messages, Signal messages, and other messaging app communications (take screenshots and save them to a secure location outside the messaging app)
- All promotional materials, including website content, video links, and brochures
- All receipts, bank statements, and records of funds transferred
- All communications from the operator, including any threatening or aggressive messages

Do not delete anything. Do not accept any request from the operator to return or destroy documents.

Step 3: Seek Immediate Legal Advice

Contact a qualified Australian solicitor who has experience in commercial disputes and investor protection as a matter of urgency. Do not wait to see if the situation resolves itself.

Your solicitor can advise on:

- Your legal rights under the contract and under Australian consumer law
- Options for recovering funds
- Whether to make a formal complaint to a regulator

- Whether to join or commence civil proceedings
- Whether to report the matter to police

Step 4: Report to Relevant Authorities

Even if you are unsure whether what has happened to you constitutes a criminal offence, reporting to relevant authorities is important — both for your own protection and for the protection of other potential investors.

ASIC (Australian Securities and Investments Commission): Report online at asic.gov.au or call 1300 300 630. ASIC investigates breaches of financial services laws including unlicensed advice and fraudulent investment schemes.

ACCC / Scamwatch: Report at scamwatch.gov.au. Scamwatch collects data on scams targeting Australians and uses that data to disrupt scam operations.

State police fraud squads: Each state and territory has a dedicated economic crime or fraud squad. In Queensland, this is the Queensland Police Service's Financial and Cyber Crime Group. In New South Wales, this is the NSW Police Force Economic Crime Squad. Reports can be made online, by phone, or in person at a local police station.

State fair-trading offices: If your loss arose from a consumer transaction (as opposed to a purely investment transaction), the relevant state fair-trading office may be able to assist. Queensland Office of Fair Trading: 13 QGOV (13 74 68). NSW Fair Trading: 13 32 20.

> *Note to reader: Chapter 14 of this book is dedicated to reporting fraud to police and related agencies. If you have not yet read it, turn there next. It covers why reports matter, how Australian police work with international partners, eSafety online-harm reporting, victims-of-crime support, and offshore contacts in Thailand and Indonesia.*

Step 5: Contact Crimestoppers

If you believe criminal conduct has occurred — fraud, theft, misappropriation of funds — you can report anonymously to Crimestoppers at 1800 333 000 or at crimestoppers.com.au.

If You Have Been Targeted But Not Yet Invested

If you have been approached by an operator matching the profile described in this book, but have not yet transferred any funds, you are in the best position possible.

Do not invest. Take the time to conduct the due diligence described in Chapter 10. If your due diligence reveals concerns, report the matter to Scamwatch and, if appropriate, to ASIC or the relevant state fair-trading office.

You may also wish to warn others who have been approached by the same operator. Reporting to Scamwatch and ASIC is one way to do this through official channels.

Managing the Emotional Impact

The emotional impact of investment fraud — or even the discovery that you have been targeted — should not be underestimated. Victims of investment scams frequently experience shame, self-blame, anger, and in some cases clinical anxiety or depression.

These responses are entirely understandable. They are also actively exploited by some fraudulent operators, who know that victims who feel ashamed are less likely to report the matter to authorities.

It is essential to understand that being targeted by a sophisticated and documented serial offender is not a reflection of your intelligence or competence. These operators are skilled at presenting themselves credibly and at exploiting the trust that is a normal and healthy feature of human commercial relationships.

Support is available. BeyondBlue (beyondblue.org.au, 1300 22 4636) and Lifeline (lifeline.org.au, 13 11 14) provide mental health support to Australians experiencing distress. Your GP can refer you to a mental health professional if you are struggling to cope.

Chapter 13: Dealing With Intimidation and Aggressive Communication

When the Operator Pushes Back

One of the most confronting and least discussed aspects of investment fraud and consumer scams is the phenomenon of operator intimidation. When investors raise concerns, request refunds, or threaten to report to authorities, some operators respond not with accommodation or explanation but with aggression.

This aggression can take many forms. It may be a threatening legal letter. It may be aggressive phone calls or messages. It may be social pressure through mutual acquaintances. It may be threats to take legal action for defamation if the investor shares their experience with others.

The Federal Court proceedings discussed in this book themselves arose, in part, from a dispute in which one party (the applicant) sought court orders to suppress online communications about him. The attempt to obtain court orders suppressing publication — followed by the court finding that the application was based on material non-disclosures — illustrates the way in which legal processes can be used, or misused, as tools of intimidation.

Understanding Legal Threats

If you receive a threatening legal letter — whether from the operator personally or from a law firm acting on their behalf — it is essential to understand that receiving a legal threat is not the same as being liable.

Many threatening letters make claims that are legally incorrect, exaggerated, or simply designed to frighten. The letter may threaten to sue you for defamation if you report your experience. It may claim that you are in breach of a non-disclosure agreement. It may assert that your regulatory report was false and that you will face personal liability for making it.

The appropriate response to a threatening legal letter is to:

30. Not respond directly to the sender without first obtaining legal advice
31. Engage an Australian solicitor to review the letter and advise on its legal merit
32. Continue to exercise your lawful rights, including your right to report conduct to regulatory authorities

The ACCC, ASIC, and state fair-trading offices explicitly recognise the risk that threatened legal action may deter victims from making legitimate complaints. These regulatory bodies have processes for dealing with intimidation.

Your Right to Make Legitimate Complaints

Australian law strongly protects the right of citizens to make legitimate complaints to regulatory authorities. If you report suspected fraud or consumer-law breaches to ASIC, the ACCC, a state fair-trading office, or a police fraud squad in good faith and on the basis of your honest belief, you are exercising a lawful right. A person who threatens to sue you for making a legitimate regulatory complaint is, at minimum, attempting to suppress information that regulators are entitled to receive.

This does not mean that all regulatory complaints are immune from any legal consequences. Knowingly making a false complaint to a regulatory authority is itself potentially unlawful. But a good-faith report based on your genuine experience and documented evidence is protected conduct.

Practical Steps When Faced With Intimidation

Document every threatening communication. Every email, message, or letter is evidence. Do not delete it. Print it. Save it to secure cloud storage. Email it to yourself at a separate email account.

Do not engage without legal advice. Responding directly to threatening communications, without legal advice, can make your position worse. Aggressive operators often use direct responses to gather material that they can use against you, or to assess how vulnerable you are to pressure.

Report the intimidation to your solicitor. Aggressive conduct directed at a person who has made or is considering making a regulatory report may itself be a criminal offence or contempt of court in some circumstances.

Continue to exercise your rights. The purpose of intimidation is to silence you. The most effective response to intimidation, where it is legally safe to do so, is to continue exercising your lawful rights — including reporting to regulatory authorities and seeking legal redress.

Contact police if you feel threatened. If threatening communications escalate to the point where you feel personally threatened or harassed, contact your local police. Harassment and intimidation may constitute criminal offences under state criminal law.

A Note on Social Media and Online Disclosure

This book is not a guide to the boundaries of defamation law. The defamation laws of Australian states and territories are complex, and what constitutes a defamatory publication is a question that depends on specific facts and legal analysis.

What can be said clearly is this: sharing your personal experience of an investment — including amounts invested, promises made, representations received, and the outcome — is generally protected speech when it is accurate and based on your genuine experience. Making false factual allegations about a person or company can give rise to defamation liability.

If in doubt, restrict your public commentary to:

- Verifiable facts drawn from public court records
- Your own personal experience, accurately described
- Information you have verified independently from reliable sources

And before you publish anything, talk to a solicitor.

Chapter 14: Always Report Fraud — Do Not Be Embarrassed

Fraud Is a Crime. Reporting It Is Not a Failure.

If you have lost money to a scam, an offshore investment scheme, or a high-pressure sales operator, the single most important message in this chapter is this: **report it**.

Do not be embarrassed. Do not wait until you "feel ready." Do not assume the amount is too small to matter. Do not assume the police will not care. Do not assume that because the operator is overseas, nothing can be done.

A scam is a crime. People who run scams are criminals. The Australian Competition and Consumer Commission's National Anti-Scam Centre puts it plainly in *The Little Book of Scams*: scams hurt people's lives, they are getting harder to spot, and the community must work together to stop them. Reporting is how that work begins.

Shame is one of the most effective tools scammers have. They know that victims who feel foolish are less likely to tell their families, less likely to warn others, and less likely to contact police. That silence protects the offender and leaves the next Australian investor exposed. Breaking that silence is an act of self-protection and public protection at the same time.

Why Your Police Report Matters

Filing a police report is one of the most critical steps you can take after experiencing a scam or financial fraud. It is not a bureaucratic formality. It is the foundation on which law-enforcement action is built.

Law-enforcement action depends on reports. Police cannot track syndicates, uncover skimming networks, or map cybercriminal infrastructure without active reports from victims. Every unreported loss is a gap in the intelligence picture.

Pattern recognition saves other people. When multiple Australians report similar approaches — the same business names, the same WhatsApp groups, the same offshore property pitch, the same payment instructions — authorities can link cases, issue public warnings, and prioritise investigations. Your report may be the piece that connects a cluster of victims.

Banks and platforms act faster with a report number. A police event number or reference strengthens requests to freeze funds, recall transfers, and preserve account records. Contact your bank immediately if money was transferred or if cards or accounts may be compromised. Freeze compromised cards or accounts at once.

Cross-border cooperation starts with a domestic record. Australian police services work with international partners, including through channels associated with Interpol and bilateral police-to-police cooperation, when offenders, money, or digital infrastructure sit outside Australia. Those channels are not a substitute for a local report. They are activated *because* a local report exists. Always start with Australian police (or the specialised portals described below). Do not assume you must "go to Interpol yourself." Ordinary members of the public report to local or federal Australian channels; international liaison is handled by law enforcement.

First Steps — Act Quickly

The National Anti-Scam Centre and the Commonwealth Fraud Prevention Centre both emphasise speed and a clear order of action:

33. **If your life is in danger, call 000.**
34. **Look after your mental health.** Lifeline provides 24/7 crisis support on 13 11 14 (phone or online chat). Being targeted or defrauded can cause serious distress. Support is free and confidential.
35. **Contact IDCARE on 1800 595 160 (idcare.org)** if you have concerns about identity theft or related cyber security. IDCARE is Australia's national identity and cyber support service.
36. **Contact your bank or card provider immediately** if money has moved or banking details may be compromised.

37. **Gather evidence before you need it.** Collect transaction receipts, bank statements, text messages, emails, WhatsApp or Signal threads, website URLs, promotional videos, contracts, and any names, phone numbers, or account details used by the suspect. Take screenshots and store copies outside the original app.
38. **Notify authorities** — local police, specialised cyber and scam portals, and relevant regulators — using the pathways below.

The National Anti-Scam Centre's three-step habit is worth memorising: **Stop** (do not give money or personal information if unsure), **Check** (could this message or call be fake? use contact details you find yourself), **Protect** (act quickly, contact your bank, report to ReportCyber and Scamwatch).

How to Report Fraud in Australia

State and territory police — start here for fraud against you

Contact your local state or territory police on **131 444**, via their website, or in person at a police station:

- Australian Capital Territory Police
- New South Wales Police
- Northern Territory Police
- Queensland Police Service (including the Financial and Cyber Crime Group)
- South Australia Police

- Victoria Police
- Western Australia Police
- Tasmania Police

The Commonwealth Fraud Prevention Centre (Attorney-General's Department) confirms that fraud against an individual, private business, or state or territory entity should be reported to local police. The Centre itself builds counter-fraud capability across government; it does **not** investigate individual complaints and cannot take your case file. Its public guidance at counterfraud.gov.au/report-fraud is a directory of the correct doors — not a substitute for walking through them.

ReportCyber (cyber.gov.au / ReportCyber)

When a technical attack, digital compromise, or online crime has occurred, report through ReportCyber. Reports are triaged and allocated to the correct jurisdiction or entity.

Scamwatch (scamwatch.gov.au)

Report email, online, telephone, and investment-style scams — including scams that appear to originate interstate or overseas. Reports can be made anonymously or on behalf of another person. Scamwatch is operated in connection with the ACCC and the National Anti-Scam Centre. Reporting helps disrupt scammers and warn others.

ASIC (asic.gov.au — 1300 300 630)

Report financial and investment scams, unlicensed financial advice, and corporate misconduct.

Crime Stoppers (1800 333 000 — crimestoppers.com.au)

Use Crime Stoppers when you need to report anonymously.

eSafety Commissioner — online harm (esafety.gov.au/report)

If the harm is online — cyber abuse, image-based abuse, adult cyber abuse, harmful content, or serious online harassment — report it to the eSafety Commissioner at **https://www.esafety.gov.au/report**. eSafety is Australia's independent regulator for online safety. Reporting online harm is separate from, and complementary to, reporting financial fraud to police and Scamwatch. You can and should do both where both apply.

Menacing, Harassing or Offensive Communications — Section 474.17

Operators who respond to complaints with threats, floods of messages, or offensive communications may be exposing themselves to Commonwealth criminal liability.

Under **section 474.17(1) of the Criminal Code Act 1995 (Cth)**, a person commits an offence if they use a carriage service in a way that reasonable persons would regard as being, in all the circumstances, menacing, harassing or offensive. A "carriage service" includes fixed and mobile telephone services, internet services, and intranet services. The communication can be words, pictures, videos, emojis, or a combination.

The prosecution must prove that the person intentionally used a carriage service, and that a reasonable person in the recipient's position would regard the conduct as menacing, harassing or offensive. The test is objective. It is not enough that the sender thought it was a joke. For criminal offensiveness, the degree of seriousness must go beyond mere hurt feelings (*R v Monis* [2013] HCA 4).

Examples considered by Australian courts have included threatening messages via social media, sending unsolicited intimate images, and telephoning or texting someone excessively. The maximum penalty for the basic offence is **three years' imprisonment**. More serious related offences — threats to cause serious harm, threats to kill, or hoax threats — carry higher maximum penalties (up to seven or ten years depending on the provision).

Practical point for readers: if an operator or associate bombards you with menacing or harassing calls, texts, emails, or messages after you complain or report, preserve every communication and tell your solicitor and police. Intimidation is not "just part of a commercial dispute." It may be a crime in its own right. (This chapter is general information, not legal advice. If police are speaking to you about these offences, or you have been charged, obtain advice from a qualified criminal lawyer promptly.)

International Dimensions — Thailand and Indonesia

Because offshore property and licensing pitches aimed at Australians frequently involve South-East Asian bases of operation, readers should know that local reporting channels exist in those countries as well. Reporting in Australia remains essential. Parallel reports offshore can help preserve evidence and alert local authorities.

Thailand

- **Anti-Online Scam Center (AOC):** dial **1441** (24-hour hotline for phone, online, and financial scams).
- **Thai Tourist Police:** dial **1155** (English-language assistance for traveller-related issues and many tourist-facing scams).
- **Thai Police Online** channels exist for digital complaints; major financial crime may also engage the **Department of Special Investigation (DSI)** under its published guidelines.

Indonesia

- **Indonesia Anti-Scam Center (IASC)**, coordinated with the Financial Services Authority (**OJK**): use the official OJK-linked reporting channels for financial scams.

- **National Police (POLRI):** for cybercrime and online fraud, use **Patroli Siber** (patrolisiber.id) or the national police emergency line **110**.
- **Cek Rekening** (cekrekening.id), associated with the Ministry of Communication and Digital, allows the public to check or report suspicious bank accounts and e-wallets.

These contacts do not replace Australian police, ASIC, Scamwatch, or ReportCyber. They are additional doors when funds, accounts, or offenders are tied to those jurisdictions.

How Australian Police Work With International Partners

Australians sometimes ask whether they should "call Interpol." Interpol is an organisation that supports cooperation among national police forces. It is not a world police force that takes public 000-style calls, and it does not replace your local police service.

In practice:

- You report the crime to **Australian police** (state/territory and, where relevant, the Australian Federal Police) and to specialised Australian portals.
- Where the suspect, the money trail, or the infrastructure is overseas, Australian law enforcement may seek assistance from foreign counterparts through police-to-police

channels, mutual legal assistance, and Interpol notices and diffusions where appropriate.

- Your detailed statement, documents, and bank records are what make that cooperation possible.

Always report fraud. Let law enforcement decide which international tools apply.

Victims of Crime — Counselling and Practical Support

If you or someone you know has been a victim of crime in Australia, free and confidential mental health resources, counselling, and in many cases financial assistance are available. Support is organised primarily by state and territory, alongside national crisis lines.

National 24/7 lines

- **Lifeline:** 13 11 14 — lifeline.org.au
- **Beyond Blue:** 1300 22 4636 — beyondblue.org.au
- **1800RESPECT:** 1800 737 732 (or text 0458 737 732) — specialised family, domestic and sexual violence counselling

State and territory victim support (examples)

- **New South Wales — Victims Services:** Victims Access Line **1800 633 063** (counselling and financial support through the Victims Support Scheme).

- **Victoria — Victims of Crime Helpline: 1800 819 817** (connection to the Victims Assistance Program).
- **Queensland — Victim Assist / victim support pathways** via qld.gov.au; for matters involving a perpetrator in the forensic mental health system, Queensland Health Victim Support Service (QHVSS) **1800 208 005**.
- **South Australia — Victims of Crime SA** counselling pathways, including via Relationships Australia SA **1800 310 310**.
- **Western Australia — Commissioner for Victims of Crime / Department of Justice** victim support coordination.
- **Tasmania, ACT and Northern Territory** each fund victim support packages (including ACT Human Rights Commission Victim Support, Tasmania Victims Support Services, and the NT Crime Victims Services Unit).

Ask your solicitor or local police victim-liaison officer which scheme fits your circumstances. Eligibility rules differ. The existence of these services is itself a reason not to suffer in silence.

Investment Scams in the National Picture

The Little Book of Scams identifies investment scams as a major category: convincing marketing, promises of large returns with little or no risk, and pressure to act fast. That description will be familiar to any reader of Parts II and III of this book. The same guide warns that if scammers have taken money once, they often try to take more — and that roughly one in three scam victims is scammed more than once. Follow-up "recovery" scams, in which someone offers to help you get your money back for a fee, are common. Treat unsolicited recovery offers as hostile until independently verified.

Only take investment advice from a person or firm with a verified Australian Financial Services Licence. Check warnings on official registers, including international investor-alert portals maintained with securities regulators. Never send money to a person you have only met online who claims they cannot meet because they live overseas.

A Direct Appeal

If you have been targeted or harmed:

- Report to **police** (131 444 or your local station).
- Report to **Scamwatch** and, where digital crime is involved, **ReportCyber**.
- Report investment misconduct to **ASIC**.
- Report online harm to **eSafety** at esafety.gov.au/report.
- Tell your **bank** the same day if funds or credentials are at risk.

- Tell a **solicitor** if contracts, threats, or cross-border recovery are involved.
- Tell a **support service** if the emotional weight is heavy.

You are not "making a fuss." You are doing what every serious consumer-protection system in Australia asks you to do. The documented court history in this book exists because regulators, courts, and complainants put facts on the record. Your report is how the next chapter of public protection gets written.

EPILOGUE: A WORD ON JUSTICE, ACCOUNTABILITY, AND REDEMPTION

This book has focused on facts: documented court findings, recorded convictions, admitted non-disclosures. But it would be incomplete without acknowledging something that the law, for all its thoroughness, cannot fully address — the moral dimension of what happens when one person systematically deceives and defrauds another.

The Scriptures speak directly and repeatedly to dishonest commercial conduct. The Book of Proverbs states plainly:

> *"The Lord detests dishonest scales, but accurate weights find favour with him."*
>
> *— Proverbs 11:1*

The image of dishonest scales is ancient, but the principle is timeless. Whether the instrument of deception is a weighted market scale, a false representation in a residential solar installation contract, or a misleading affidavit filed before a federal court, the act is the same: it places a false value on a transaction and extracts more from another person than they would willingly give if they knew the truth. Scripture names this as something God detests. Not merely dislikes. Detests.

The New Testament is equally direct. In his letter to the Galatians, the Apostle Paul writes:

> *"Do not be deceived: God is not mocked, for whatever a man sows, that he will also reap."*
>
> *— Galatians 6:7*

This is not a threat issued by a human institution. It is an observation about the nature of the moral universe. Those who build their wealth and security through deception sow seeds whose harvest is certain. The court records documented in this book illustrate, in the confined domain of Australian civil and criminal law, how that principle operates in earthly time: fines, restitution orders, compensation orders, indemnity costs orders, discharged injunctions. These are not the end of the accounting.

Numerous passages in both the Old and New Testaments address the accumulation of wealth through unjust means. The prophet Micah warns those who "scheme evil on their beds" and "covet fields and seize them, houses and take them away" (Micah 2:1–2). The Book of Proverbs observes that "ill-gotten gains do not profit, but righteousness delivers from death" (Proverbs 10:2) and that "a fortune made by a lying tongue is a fleeting vapour and a deadly snare" (Proverbs 21:6). These are not peripheral concerns in the biblical text. Honest dealing in commerce is, from Genesis to Revelation, treated as a direct expression of love for one's neighbour and faithfulness to God.

Living on Borrowed Time

There is a harder truth that sits beneath every court file and every offshore relocation described in this book. You can change business names. You can move countries. You can file affidavits, threaten lawyers' letters, and tell yourself that the past is closed. But the past is not closed. It is only deferred.

It is only a matter of time before a documented history catches up with the person who made it. Australian courts have already recorded fraud and consumer-law convictions. A Federal Court has already found serious non-disclosures under oath. Victims, journalists, regulators, and former associates keep records. Search engines keep records. God keeps records.

You cannot keep a life built on deception and expect to escape justice forever — not the justice of Australian law, and not the justice of God. Scripture is plain that whatever a person sows, that they will also reap. A life of false scales, false representations, and false statements is a life lived on borrowed time. Borrowed time runs out. The question is not whether the reckoning comes. The question is whether a person turns around before it does — makes restitution where harm was done, tells the truth where lies were told, and stops running from the God who already sees the whole ledger.

No offshore address is far enough. No rebranded project name is cover enough. No silence from embarrassed victims is permanent enough. The books are open. The time to change course is now.

A Prayer and a Plea

This book was written to protect potential victims. But it is also written with the genuine hope — not merely the polite expression of it — that the person at its centre might read it and reckon, honestly, with the weight of what the documented record shows.

The path that led from a 2012 fraud conviction to a 2015 solar installation scheme to an 2018 matter described as "calculated" and to a 2026 Federal Court proceeding in which materially false statements were made to a court under oath — that path has a direction. And every person, at any point in their life, retains the capacity to turn around.

This book does not offer cheap grace. The harm documented in these pages was done to real people. Restitution — genuine, practical, financial restitution — to those who lost money through these schemes would be a meaningful first step. Honest reckoning with the record, without denial or deflection, would be another.

But beyond the practical steps, there is a deeper question that no court can compel an answer to: *what kind of person do you want to be?*

Scripture answers this question not with condemnation but with invitation. The same tradition that records God's hatred of dishonest scales also records his response to repentance. The Apostle John writes: "If we confess our sins, he is faithful and just and will forgive us our sins and purify us from all unrighteousness" (1 John 1:9). The offer stands. It stands for every person documented in every court record ever written.

To the person at the centre of this book: this author prays — sincerely — that you return to God. Not to escape consequences. Not to evade the civil proceedings that are ongoing. But because the life described in these pages — a life of deception, litigation, flight, and denial — is an exhausting and ultimately hollow way to live. There is another way. The door is open. And the same God who detests dishonest scales stands ready to receive anyone who turns toward him with a sincere heart.

"Come to me, all who are weary and burdened, and I will give you rest."

— Matthew 11:28

BACK MATTER

Appendix A: Chronological Timeline of Court Matters and Documented Events (2012–2026)

The following timeline draws exclusively from publicly available court records and the Federal Court judgment *Campbell v McIntyre (No 2)* [2026] FCA 1279, including admissions made by Adrian James Campbell in his corrected affidavit of 10 August 2026.

Summary of Court Matters

Year	Matter	Outcome
2012	Fraud offences (per corrected affidavit)	Conviction recorded
2015	International Solar Solutions — 5 ACL charges (accepting payment, failing to supply); Southport Magistrates Court	\$10,000 fine + \$18,355 restitution; conviction recorded
2018	Eco Boss Pty Ltd — 11 charges under s151(1)(h) ACL (false or misleading representations)	\$85,000 fine + \$102,200 compensation; conviction recorded
2026	Campbell v McIntyre — Federal Court QUD273/2026 (ex parte injunction; material non-disclosures)	Interim injunction discharged; 80% indemnity costs; proceedings ongoing

Detailed Chronology

2012

- Adrian James Campbell convicted of fraud offences in an Australian court (specific court and charges as per corrected affidavit filed 10 August 2026).

2015

- **17 July 2015:** Adrian James Campbell convicted in the **Southport Magistrates Court** of **five charges** under the **Australian Consumer Law (ACL)** for accepting payment and failing to supply goods or services in connection with the conduct of his business, "International Solar Solutions."
- Fine: $10,000
- Restitution: $18,355
- Conviction recorded

2018

- **12 March 2018:** Adrian James Campbell pleads guilty in an Australian court to **eleven charges** under **section 151(1)(h) of the Australian Consumer Law** for making false or misleading representations in connection with the conduct of the Eco Boss business.
- Fine: $85,000
- Compensation: $102,200

- Conviction recorded

2026

- **8 May 2026:** Campbell files an originating application in the Federal Court of Australia (QUD 273 of 2026) against Jamie McIntyre, seeking urgent injunctive relief relating to online publications.
- **11 May 2026:** Campbell files an affidavit in which he states, among other things, that he has "never been the subject of any criminal prosecution in Australia" and has "never been convicted for any criminal offence." These statements are later found to be false.
- **21 May 2026:** Interim injunction granted by Justice Derrington at an ex parte hearing. McIntyre ordered to remove online publications.
- **30 June 2026:** Following a case management hearing at which both parties are present, the interim injunction is extended to 20 August 2026.
- **10 August 2026:** Campbell files a corrected affidavit acknowledging his 2012 fraud conviction, his 2015 International Solar Solutions convictions (5 charges, $10,000 fine, $18,355 restitution), and his 2018 Eco Boss convictions (11 charges, $85,000 fine, $102,200 compensation).

- **20 August 2026:** Justice Derrington hears McIntyre's application to discharge the interim injunction.
- **20 August 2026:** Justice Derrington makes orders:
- Interim injunction discharged
- Campbell to pay **80% of McIntyre's costs on the indemnity basis**
- Respondent granted leave to tax costs immediately
- **31 August 2026:** Written reasons for judgment published: *Campbell v McIntyre (No 2)* [2026] FCA 1279.
- **4 September 2026:** Case management hearing listed.
- **Ongoing:** Substantive proceedings (QUD 273/2026) continue in the Federal Court.

Appendix B: Key Court Documents and Extracts

Extract 1: Federal Court Finding on Material Non-Disclosures

From Campbell v McIntyre (No 2) [2026] FCA 1279, Derrington J, at [15]–[18]

The Court found that Campbell had made three material non-disclosures at the ex parte hearing of 21 May 2026:

"The third matter concerns the extent of Mr Campbell's criminal history... At the 21 May 2026 hearing, the extent of Mr Campbell's criminal history was substantially downplayed. In particular, in his affidavit filed on 11 May 2026, he deposed that:

(a) I have never been the subject of any criminal prosecution in Australia, for business practices or anything else.

(b) I have never been convicted for any criminal offence, or 'evicted' for offences.

(c) I was not involved in any case in 2018 or any other time and ordered to pay fines and compensation for $500,000 or any amount of money."

The Court then recorded the corrections made in Campbell's 10 August 2026 affidavit, acknowledging the 2012 fraud conviction, the 2015 Southport

Magistrates Court convictions, and the 2018 Eco Boss convictions.

"The three non-disclosures just described are significant and sufficient to warrant setting aside the interim injunction." (at [18])

Extract 2: Federal Court Finding on Costs

From Campbell v McIntyre (No 2) [2026] FCA 1279, Derrington J, at [42]

"Moreover, one might also add that the application was necessitated by the material non-disclosure which occurred in the ex parte hearing for interim injunctive relief. That, of itself, is serious, and warrants an order for indemnity costs in Mr McIntyre's favour. For the reasons previously given in relation to the duty of full and frank disclosure in the presentation of an ex parte application, the failure to discharge that duty is exceptionally serious, and an order for indemnity costs in relation to an application to set aside the injunction so granted should not be in any way remarkable."

Extract 3: The Convictions — Campbell's Own Admission

From Campbell v McIntyre (No 2) [2026] FCA 1279, Derrington J, at [16]

"However, in a subsequent affidavit, filed on 10 August 2026, Mr Campbell corrected that statement. He revealed that, on 17 July 2015, he was convicted in the Southport Magistrates Court of five charges under the ACL, for accepting payment and failing to supply goods or services, in relation to the conduct of his business, 'International Solar Solutions'. He was fined $10,000 and ordered to pay restitution in the sum of $18,355.00. He also revealed that, on 12 March 2018, he pleaded guilty to eleven charges under s 151(1)(h) of the ACL of making false or misleading representations, for which he was fined $85,000 and ordered to pay $102,200 in compensation. A conviction was also recorded for those offences. The affidavit further acknowledged that he was convicted for fraud offences in 2012."

Appendix C: Useful Australian Resources and Reporting Bodies

Regulatory Bodies

ASIC — Australian Securities and Investments Commission

- Website: asic.gov.au
- Phone: 1300 300 630
- Jurisdiction: Financial services, corporations, investment fraud, unlicensed financial advice
- *Report investment fraud and unlicensed financial services at asic.gov.au/report*

ACCC — Australian Competition and Consumer Commission

- Website: accc.gov.au
- Scamwatch: scamwatch.gov.au
- Jurisdiction: Consumer protection, trade practices, scams
- *Report scams at scamwatch.gov.au/report-a-scam*

State Fair-Trading Offices

Queensland Office of Fair Trading

- Phone: 13 QGOV (13 74 68)

- Website: qld.gov.au/law/your-rights/fair-trading

NSW Fair Trading

- Phone: 13 32 20
- Website: nsw.gov.au/fair-trading

Consumer Affairs Victoria

- Phone: 1300 55 81 81
- Website: consumer.vic.gov.au

Consumer Protection WA

- Phone: 1300 30 40 54
- Website: commerce.wa.gov.au/consumer-protection

South Australia Consumer and Business Services

- Website: cbs.sa.gov.au

Police Fraud Squads

Queensland Police Service — Financial and Cyber Crime Group

- Report via: qps.gov.au or your local police station
- For urgent matters, call 000

NSW Police — Economic Crime Squad

- Report via: police.nsw.gov.au or your local police station

AFP — Australian Federal Police

- For matters involving foreign bribery, transnational fraud: afp.gov.au

Anonymous Reporting

Crimestoppers Australia

- Phone: 1800 333 000
- Website: crimestoppers.com.au
- *Anonymous reports accepted*

Mental Health Support

Beyond Blue

- Phone: 1300 22 4636
- Website: beyondblue.org.au

Lifeline

- Phone: 13 11 14
- Website: lifeline.org.au

MoneySmart (ASIC)

- Website: moneysmart.gov.au
- *Financial wellbeing resources, including support after financial loss*

Online Safety and Cyber Abuse

eSafety Commissioner

- Report online harm: https://www.esafety.gov.au/report
- Website: esafety.gov.au
- Jurisdiction: adult cyber abuse, cyberbullying, image-based abuse, illegal and restricted online content, and related online safety matters
- *Online harm reporting is complementary to police and Scamwatch reports*

ReportCyber (Australian Cyber Security Centre)

- Website: cyber.gov.au (ReportCyber)
- Jurisdiction: cybercrime, digital compromise, online attacks
- *Reports are triaged to the appropriate jurisdiction*

Commonwealth Fraud Reporting Directory

Commonwealth Fraud Prevention Centre (Attorney-General's Department)

- Website: https://www.counterfraud.gov.au/report-fraud
- Role: counter-fraud capability for Australian Government entities; **does not investigate** individual fraud complaints
- *Use the directory to find the correct police, portfolio agency, or integrity body*

Carriage Service Offences (Harassment and Threats)

Section 474.17 Criminal Code Act 1995 (Cth) — using a carriage service to menace, harass or cause offence

- Maximum penalty (basic offence): 3 years imprisonment
- Related threat and hoax offences carry higher maxima
- Preserve messages and seek legal advice; report to police

Identity and Cyber Support

IDCARE

- Phone: 1800 595 160
- Website: idcare.org
- *National identity and cyber support service*

Offshore Reporting Channels (Where Relevant)

Thailand

- Anti-Online Scam Center (AOC): 1441
- Thai Tourist Police: 1155
- Department of Special Investigation (DSI): dsi.go.th

Indonesia

- Indonesia Anti-Scam Center (IASC) / OJK financial scam reporting channels
- POLRI Patroli Siber: patrolisiber.id — emergency police line 110
- Cek Rekening (suspicious accounts/e-wallets): cekrekening.id

Victims of Crime Support

NSW Victims Services — 1800 633 063

Victoria Victims of Crime Helpline — 1800 819 817

Queensland victim support — qld.gov.au/justice/victims-of-crime; QHVSS 1800 208 005 (forensic mental health related matters)

South Australia Victims of Crime / Relationships Australia SA — 1800 310 310

Western Australia — Commissioner for Victims of Crime / Department of Justice victim support

ACT, Tasmania, NT — territory victim support services via local government directories

1800RESPECT — 1800 737 732 (family, domestic and sexual violence counselling)

National Anti-Scam Centre Guidance

Australians can obtain free, plain-English guidance from the National Anti-Scam Centre and Scamwatch, including *The Little Book of Scams* (ACCC / National Anti-Scam Centre). Memorise the habit: **Stop —**

Check — Protect. Report scams at scamwatch.gov.au so intelligence can be shared to disrupt offenders and warn others.

Legal Assistance

Law Access NSW: 1300 888 529

Queensland Law Society Referral: 07 3842 5842

LawRight (Queensland Community Legal Service): 07 3392 0092

National Legal Aid: legalaid.net.au

This book was written and published in Australia. All court references are to Australian proceedings. The information in this book is current to the date of publication, September 2026.

Evan Mercer is a pen name.