

I would personally advise anyone contemplating doing business with this guy to re-think doing so. Please feel free to get in touch with myself for a reference as it's obvious this guy is a serial offender. Had I'd known about this prior I certainly wouldn't have entertained the idea. In 20yrs of being in business he's by far the dodgiest I've ever had to deal with... and that says a lot considering I've dealt with 150-200 per month for the 20yrs!

Adam John Hughes, DOB 16/11/1985, approached my Vehicle Hire business initially at 9:58am on the 25th Feb 2019 acting as General Manager of Sasa Super Pty Ltd T/as FXD Constructions. He indicated that his company had been hiring 7 Utes on a long-term basis from Avis, but he was looking for a better deal from someone else. I offered 1 that we had floating around at the time. He wanted it without signage which I was happy to accommodate, provided the \$250 fee to replace it was paid up front to which he said, "no problem send me the invoice and it'll be paid immediately along with the holding deposit". He came in later that day to pick the vehicle up and unfortunately for me I wasn't there. My worker dealt with him, and Adam completely pulled the wool over his eyes indicating he'd spoken to me re payments, credit card authority forms etc that had already been organised with me and the payment that had been completed by his "office staff". My guy accepts he that he should've called me to verify, but as I was away for personal reasons he didn't want to bother me. I was dubious about the guy from the get go, even before he came in.... a Construction company that is currently hiring 7 Utes from Avis, yet they had no online presence, he was a Managing Director with an outlook.com email address, and ABN had only been established 2 months prior... call me paranoid, but my gut feeling was spot on! I even downloaded the footage of him dealing with my staff, so it didn't get recorded over.... I just had that feeling!

Over the next day or so I issued a few emails/texts to Adam expressing the importance of him sending me a Credit Card Authority Form, and photos etc of his Licence & Credit Card for all future payments if Card not present for payment. He kept putting me off with some reason or the other. There were excuses after excuses.... finally got the card after a couple days but form came much later. Got told payment that was made via internet banking would take a few days.... never got it. Had this at least 3 times, the last time was the last straw. I'd also done a drive by the address in Yatala at 14 Computer Rd, that he said was his office but it wasn't. The weekly payments were going through, so I persevered. A month into it, after things he said were going to be done - weren't being done I'd had enough. I decided to Google him and came across Simon Creedy's page and the various online articles re his convictions for fraud. Things made sense.... I confronted him over this by demanding via text my vehicle be returned immediately as I no longer wanted to do business with him. He called me and denied that the person online was him... and that he could sue me for defamation or slander by even suggesting it! I knew it was him, but again his weekly payments were coming in, so I persevered.

It came to a head a month later not long after a call from him saying he'd prefer to pay 6-12 months up front. This doesn't make sense in my game as that amount of money could nearly buy your own vehicle. He wanted to pay 6 months on a credit card, and I said if that was the case I wasn't prepared to do it unless he came to my office and did in person rather than a MOTO transaction. For a couple of days, he kept saying I'm on my way... I'll be there at 9am... I'm an hour away... etc etc. This was obviously to stall me as he had no money to even pay for the week he was behind now. On Friday 26 April at 8:39pm he texts saying "Sorry for late text. It's good for 1-month mate" referring to me charging his card, full well knowing I obviously wouldn't be at work. I reply at 10:35pm "Ok, charge original card for \$xxxx in the morning?" To which he replies at 1:59am Sat 27th Apr "Yes please". He replies again at 6:22am that same morning "Yes mate do at 9am" Then replies again at 8:18am "Hi Josh. Can I transfer it to you now and send a copy? Otherwise I can get in late today with cash. Funds are STILL not on my card it's

extremely frustrating. Please let me know ASAP and will arrange. Thanks". I message straight back "If you wanted to do a bank transfer no worries" he replies "That's fine shoot me the details ASAP and I will do now and send you a copy. Thanks mate." I send the bank details straight back. 20 minutes later I send "How'd you go mate, done?" he replies, "Just doing now" then half hour later sends "All done mate have paid 1 month". I reply "Sweet. Cheers." Monday morning 7:01am I asked for him to provide a remittance/screenshot of payment & Drivers Licence. He replies at 8:49am saying "Hi Josh, it was only done yesterday, it will take at least 1 business day to clear. I will drop in around 4pm on my way through." Then he sends through again at 9:52am "When I'm in at 4ish we will do the 6 month payment as well" 4:23pm I text "Far away Adam?" No reply. Tuesday morning I get an early message at 5:48am saying he'd be at my office 9am. I again said money from Saturday still not in my account, please send remittance. 9:11am he replies he'll "sort when he gets there, on way now." 11:36am I say "What's happening?" He replies "I'm on my way" 12:54 I send "???" 1:16 he sends me a pinned location screenshot from Maps & calls saying "I'm about half hour away". 3pm I send "On the verge of being done Adam, I need payment ASAP or bring my Ute back" 10 mins later he replies "Jesus Christ Josh, I'm heading there. What the hell mate". I waited till 5pm and sent him "And yet I'm still waiting.... When you stick to what you tell me is happening, I'll settle down. I appreciate the business to date, but I'm not prepared to keep going. Just bring the Ute back tomorrow and we'll end there thanks."

I got no reply so sent an email at 6:45pm stating on advice from Qld Police if our Ute wasn't returned full of fuel by 4pm the following day it would be reported stolen. This wasn't made up, if a Vehicle Rental Company revokes consent for someone to have their vehicle it can be reported stolen. I then get a message 7:09pm saying "Josh, Ute has been returned. I highly doubt QLD Police stated as per your email, I will be calling them now." I was pretty happy to hear it had been returned to our premises but then worried that knowing how this guy operates it was probably sitting in the street key in the ignition, so I replied "Thank you, where's the key? And when are you going to pay?" While awaiting his reply I set off to work to put it away in my secure yard. Surprise surprise, another blatant lie. My Ute was not returned. I send him a text "More games I see Adam. Been to my yard, no Ute." He replies instantly, "Games? Stop being a wanker Josh" with the reference number for a towing company that he'd booked the transport back to me with. Unbelievable. I was stunned... so said "You said you'd returned Ute at 7:09pm, not organised a TowTruck. But I'm the wanker? So a tow truck is dropping my Ute back to a closed yard. Who will the tow truck driver give the key to?" He replies "Tow Truck dropped at 5.09 check with Wil Tow. It was to be there by 5pm before you closed. Follow it up with them." And attached a screenshot of the booking reference with a time stamp of 5:20pm so that'd mean he physically booked the job after 5pm.... Some 3 hours later he texts me, "I'm assuming you have located the Ute? Let me know the total owing tomorrow morning and you can charge my card. Your email earlier escalated the situation unnecessarily Josh." To which I replied "Towing company have advised it was scheduled for the morning to be dropped off, and you'd booked it that way. Why you couldn't have told me from the get go you'd organised a tow truck escalated things unnecessarily I might argue... I'll be in touch when we've received it with final balance." He replies "No Josh, WilTow were instructed to call me if it didn't arrive by 5pm. They did not hence I was not aware." I reply "And yet at 4:07pm you were driving to me in it according to your earlier message? Any way... getting nowhere. I'll message in the morning." And he comes back with "And at 4.16pm the vehicle broke down. Talk in the morning." The booking reference for the Tow Truck came through at 5:20pm. The tow truck company confirmed this was an automated text sent just after booking was received. Blatant lies & deceit. The next morning when I hadn't seen my vehicle by 10:15am I called the Tow Company. They inform me it was picked up from South Brisbane the previous night from an "accident scene" and was being held at their yard in Brisbane awaiting Insurance details. I was shocked so I now message Adam "I've just been informed by Wil Tow, I need to provide my insurance details or pay \$800 worth of towing to get the vehicle Adam. They tell me it was involved in an

incident yesterday and towed from the scene. Enough bullshit, be straight for once. What the hell happened to my Ute? I have a lot of information to post on Simon Creedy's webpage, looks like a lot of people will be interested to hear from me." His reply to that was "Looks like you have the wrong guy like I said months ago. The vehicle was in an accident, left side door. Get them to call me for payment, threaten me again or try and defame me I will destroy you. Mark my words." I reply "Game on. If I've got the wrong guy, you've nothing to worry about." And also "You ring Wil Tow, and you pay for it seen as you organised the tow easy enough. Simple" he comes back with "Game on? Watch yourself Josh. I think you need to make sure you are accusing the right person this time, last time I let it slide, I don't make that mistake again buddy." I reply "Ring Wil Tow and pay the bill... I'll let you know the rest when damage assessed. What did you hit, or hit you? Other vehicles involved?" He replies "Extremely minor damage from a pole, very minor. No other vehicles. It was claimed under our company insurance for the tow. It's a simple matter I will call them. Whatever other rubbish you are on about I won't be tolerating, I'm sick of hearing those accusations." I send back "Minor but needed to be towed? Like I said, just cut the bullshit. Loss of earnings will be added to the bill, so pay the tow so I can get on with it. Wil Tow has asked for my insurance details so there's no way you organised your own Insurance" he replied "Are you stupid? They have my insurance details I just provided. You cut the fucking bullshit." & "I just spoke to our insurance. They are faxing Wil Tow confirmation of tow claim. Let me know costs associated with repairs and will happily resolve! Thanks!!" I speak again with the tow company and they'd received nothing. I needed my vehicle ASAP to assess accident damage so I pay the towing invoice of \$800. There was no way, Adam was organising anything on his insurance.... An hour later the tow truck pulls up with my Ute. First thing I notice is no sign writing. Then I notice the front alloy nudge bar missing... worth about \$700. Damage wise there's nothing new, besides a dent in the pillar & scrape on the drivers door. Absolutely nothing to justify it being towed let alone and \$800 tow for what should have cost no more than \$150! There was no insurance claim needing to be lodged.

I work it all out and it totals \$2800.... he goes from being \$350 behind in rental to \$2800. I've just been completely screwed over. I've done to date \$2,200 worth of business with the guy and he leaves me out of pocket \$2,800! I send him the costings and he casually replies "Okay send me invoice ASAP thanks" I reply "Done. When might I expect payment?" and he says "By end of the week." Then he sends "Invoice needs to be to – Adam Hughes Investments Pty Ltd please" I look it up on ASIC & ABN lookup – doesn't exist. Next day I send a text "Still on for payment tomorrow Adam?" To which he replies "Yep. That damage price is extremely excessive though.. I'm sure you will claim via insurance with a much lower claim amount." I respond "\$330 is excessive? The door and pillar? Your excess is \$3000 so if the damage repairs come in under that there's no claim you just pay costs. Only thing excessive was \$800 to tow a car that didn't need towing. I use a towing company that would've brought it down for \$150." The following day I text "What time can I expect payment?" But get no response so sent an email. "Need to know when payment being made today Adam. Please advise ASAP." He replies not long after "Josh, Payment will be arranged by COB. Thanks" I replied "Thanks. Please provide remittance once done so". I email at 5pm, "COB is 5pm my end Adam.... Did you get it done?" And he replied "I will be contesting the towing charge via Small Claims, I will advise of lodgement number as my insurance had agreed to cover. It was your decision to pay that cost. Remainder will be paid shortly. Thanks" I again shook my head in disbelief. I replied "Why doesn't that surprise me.... So you never intended to pay by end of business today?" To which I get a response of "Payment was made despite towing, I will dispute separately. Your opinion of my self was made clear over 5 weeks ago. Your defamatory comments alone are enough for a defamation lawsuit. I have today engaged a lawyer who will be in (touch) thanks." I reply "Please provide remittance for payment." Then again 90mins later "If payment has been made as you've said, how hard is it to provide the proof Adam? Previous history of you saying a payment has been made on numerous occasions when it hasn't obviously leaves me with no confidence you're a man of your word...." The following morning I've still had no response so at 6:45am send "I want payment

receipt for the full invoice amount by 9am or I release to the world, and in particular the many people in your fan club, every scrap of info I have on you.... including the 10min CCTV footage of you at my counter & various addresses downloaded from the vehicles GPS. You don't get to dispute anything on my invoice. Pay me the \$2815 and I go away... 9am..." at 8:08am Adam responds "Unfortunately I'm not in a position to pay due to current bankruptcy proceedings however I am happy to reply (repay) at the amount of \$100 a week until payment is finalised. However if you prefer to take your route that's also fine. Let me know. Thanks Josh" 1 minute later he also replies "And this 'fab club' your referring too- Best to confirm with them as they have all been paid since that information 5 years ago. Thank you however for the threat." This was the first time Adam had admitted he was the same man as portrayed on the Webpage.

I've had no dealings since, at the time of writing this, 2pm 8th May 2019.