

THE MOST SERIOUS FINANCIAL SCANDAL OF MODERN TIMES**22. LLOYDS BANKING GROUP – UNTOUCHABLE & ABOVE THE LAW****Lloyds responsible for widespread criminal wrongdoing**

- Lloyds Banking Group has comprehensively corrupted the rule of law. The bank, its officers and professional agents appear to have contravened FSMA 2000, the Companies Act 2006, the Proceeds of Crime Act 2002, the Fraud Act 2006, the Perjury Act 1911, the Forgery & Counterfeiting Act 1981, the Criminal Justice Act 1987 and the Money Laundering Regulations 2003 & 2007.
- The bank, its officers and agents have abused due and proper legal process. They have redacted, withheld, falsified and destroyed evidence and committed fraudulent misrepresentation and perjury in court.
- They have been responsible for the industrial forgery of signatures on legal documents but benefitted from the National Crime Agency's ongoing refusal to investigate. They have engaged in fraud at the Land Registry.
- The bank has made long-standing and widespread mis-use of Non-Disclosure Agreements (NDAs) and silenced whistleblowers as a matter of executive policy.

Lloyds Bank - protected against all investigation

- However, Lloyds Bank has been protected from investigation by successive Governments. More recently in June, the Home Secretary received a major report describing the extensive wrongdoing surrounding Lloyds Banking Group but has deliberately avoided taking any action.
- The bank has long been protected by regulators¹ and prosecutors. On occasions, it has also misled regulators and lied to the Police.
- Further, it has benefitted from the continued refusal of the Police to investigate widespread criminality at its Bristol recoveries unit and from several other regional Police authorities declining to investigate criminal cases against the bank. Some have tried to pretend that these are civil matters - and therefore might, conveniently for the bank, perhaps be timed out under the Statute of Limitations' six year rule².

¹ Challenging the Bailey Appointment (Feb 2020) – available on www.lloydsbankassetfrauds.com

² <https://www.netlawman.co.uk/ia/time-limits-claims>

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- Solicitors acting for Lloyds Bank have long known that the Solicitors Regulation Authority (SRA) would not sanction them and have been able to act with impunity.
- **Public bodies with statutory powers such as the NCA, SFO as well as regional police authorities are those, which should investigate and prosecute such serious wrongdoing and criminal fraud but they are deliberately not doing so. As a result, they are treating banks such as Lloyds as above the law.**

Prosecuting banks such as Lloyds - made virtually impossible

- If the authorities are failing to act and doing so intentionally, the last remaining option is a private criminal prosecution. However, Lloyds Bank retains the best legal talent on its panels and in 2019, reportedly spent £850mn in legal expenses to prevent its criminality being proven in court.
- Successive Governments have consciously extended the gross inequality of the judicial system by abolishing legal aid for businesses (2012) and raising court fees by up to 600% (2015), thereby making it much more expensive to bring a private criminal prosecution, especially against a major bank such as Lloyds.
- Lloyds' highly-paid lawyers, who have been instrumental for example in corrupting and manipulating the Griggs and Cranston "independent" reviews into the HBoS Reading fraud, would attempt to derail any private criminal prosecution at the earliest opportunity and at immense risk (ie. cost) to the prosecutor. The bank's lawyers would likely attempt to load costs onto the private prosecutor and price the case out of court.
- A private prosecutor also lacks sufficient powers in relation to search, seizure and interview and may be unable to fulfil the necessary prosecutorial duties of disclosure. Finally, the Crown Prosecution Service (CPS) can, if it chooses, take over the case and allow it to lapse.

Fundamental questions - if Lloyds Bank is untouchable and treated as above the law

1. **Why should we tolerate a two-tier legal system, with one law (if, at all) for banks such as Lloyds and more rigorous laws for every other citizen ? Does this not run contrary to the foremost principle of British justice, Equality of all before the law.**
2. **What sort of example does this set to future generations, if corruption and injustice on this scale are allowed to continue unchecked ?**