

LLOYDS BANKING GROUP & THE DELIBERATE DENIAL OF JUSTICE

The most serious financial scandal of modern times has many aspects to it but none worse than the deliberate denial of justice. This is considerably more serious than the recent one involving the Post Office and the sub-postmasters because senior Government ministers and every arm of state have been engaged for years not only in the comprehensive cover up of widespread wrongdoing and fraud but also in the deliberate denial of justice to victims of those frauds. Once you understand the enormity of what has taken place, and is continuing actively to be covered up, it prompts the question: “What kind of country do we wish to live in ?” In terms of standards of public and professional life, the UK is unrecognisable from a few decades ago. Either we turn a blind eye to this and do nothing ¹ – or we address the problem comprehensively. Are we, as a nation, so lacking in integrity and so morally bankrupt now that we choose the first of these alternatives ?

The victims of Lloyds’ frauds are currently being denied justice in at least four different ways. Due process and the Rule of Law have been cast aside as inconveniences to be ignored, corrupted or manipulated to suit the objectives of the perpetrators and those in authority. In case you are wondering, we can substantiate everything we say here. That is what makes the present situation especially disturbing.

1. Home Secretary

In June 2020, the Police & Crime Commissioner (PCC) for Thames Valley, Mr Anthony Stansfeld discussed our major 45-page report, “Lloyds Asset Theft Frauds” ², together with the systemic use by banks of signature forgeries and deliberately invalid documentation, with the Home Secretary, Rt. Hon Priti Patel MP. A week later, she received a hard copy of the report and related material. However, the Home Secretary did not reply to the Thames Valley PCC until 1st October and then it was dismissively. The Home Secretary bears the ultimate responsibility, ³ when every other avenue fails, or rather in this case, has failed deliberately. More recently, the Home Secretary received details of more than sixty cases, which contain witness evidence of serious wrongdoing and criminal fraud by Lloyds and its associates. We are awaiting her reply and hope that she will not play for time.⁴

2. National Crime Agency

In July 2019, the Chairman of the All Party Parliamentary Group (APPG) on fair business banking, Rt. Hon Kevin Hollinrake MP and the Police & Crime Commissioner for Thames Valley took evidence of

¹ “The only thing necessary for the triumph of evil is for good men to do nothing” Edmund Burke.

² See “Lloyds Asset Theft Frauds” on www.lloydsbankassetfrauds.com.

³ Under the Police Reform and Social Responsibility Act 2011, the Policing Protocol Order No. 2744.

⁴ See “Playing for Time, the corrupt official sport”, section 38 (pages 81-83), Lloyds Omnibus of press releases (December 2020) on the above website.

bank signature and document forgeries on an industrial scale to the Director General of the National Crime Agency, Lynne Owens. The remit of the NCA is to investigate serious organised crime, which this represents but the NCA passed the matter to the FCA and SFO to play for time. The agency also refused the requests of the Treasury Select Committee to investigate three times in writing, which is believed to be unprecedented, before asking Mr Graeme Biggar of the National Economic Crime Centre (NECC) to investigate the matter in-house, within the NCA.

After nineteen months of inaction, the NECC has investigated whether there was collusion between banks to forge signatures, when this was never the allegation. The serious charge, which has been supported by more than six hundred separate crime reports, is signature forgery and the use of deliberately invalid documentation, including in court, by individual banks.⁵ Following a meeting between the Thames Valley PCC, Mr Julian Watts of the Bank Signature Forgeries Campaign (BSFC) and Mr Biggar on 10th March, Mr Stansfeld concluded that the NCA and NECC have no intention of investigating the matter further.

3. Avon & Somerset Police (A&SP)

The refusal of Avon & Somerset Police to investigate allegations of serious banking fraud involving Lloyds Recoveries Bristol and its two associated secondary lenders has lasted more than a decade. The declining to investigate by the regional police authority has then been used by the Serious Fraud Office as their reason not to do so.⁶ In 2018, Thames Valley Police undertook a “scoping exercise” into Avon & Somerset Police’s failure to investigate the Lloyds Bristol frauds. However, A&SP were permitted to determine the remit of this exercise and when the results were inadvertently leaked, the review was condemned as a whitewash. The matter was next raised at meetings of the Avon & Somerset Police and Crime Panel and the latter’s refusal to address the matter properly prompted the resignation of one panel member. It was then elevated to the Independent Office of Police Conduct (IOPC) but when the IOPC merely passed the matter back to Avon & Somerset Police, the Thames Valley PCC asked the Policing Minister, Rt. Hon Kit Malthouse MP to request an investigation by HM Inspectorate of Constabulary (HMIC). In April, the Policing Minister replied to Mr Stansfeld, effectively suggesting that he should go round in circles. All the proper channels have been exhausted and the matter is being blocked at every level.

4. Business Banking Resolution Service (BBRS)⁷

In October 2018, UK Finance, the trade body representing UK banks suggested that small businesses could rely on banks’ voluntary compensation schemes. A month later, the BBRS was devised to provide redress to victims of banking misconduct and fraud. However, two further years were wasted in discussions between HM Treasury, the Chief Executive of the Financial Conduct Authority and victims’ representatives, which failed to agree on the terms of entry to the scheme.

⁵ See the statement of the Bank Signature Forgeries Campaign, 29th March 2021 - Twitter @BankSigForgeCam.

⁶ Letter of SFO Director David Green to Rt. Hon Bill Wiggin MP, 20th September 2016.

⁷ See “BBRS – deliberately deceitful, intentionally unjust”, section 40, Lloyds Omnibus report of press releases.

In February, the BBRS was launched but with critical matters including eligibility, investigation of cases involving criminal wrongdoing, boundary cases and compensation ceilings still unresolved. Applicants to the scheme are struggling to gain admission to the BBRS and the widespread impression is that the banks are being allowed substantially to act as judge and jury over their own wrongdoing, with the overall aim of awarding as little compensation as possible.⁸

Summary: Two tier system of justice – deeply corrupt

The Government and authorities are continuing steadfastly to refuse to investigate serious banking fraud undertaken by our largest domestic bank, Lloyds. If you do not investigate, there can never be any finding of wrongdoing. It is as simple as it is deeply corrupt.⁹

Meanwhile, victims of the bank's wrongdoing face the full force of the law, when their defrauded businesses fail. This has resulted in a two tier system of justice – another aspect of how far we have fallen as a country. The UK used to be respected for our observance of the Rule of Law and the integrity of our judicial system.¹⁰ Not any longer.

⁸ See *Times* articles - 28th April – “Small business owners wait for damages over scandals – bank compensation scheme cost £23mn but fails to pay out.” 17th May – “Banking dispute service done on the cheap.”

⁹ See “The Rule of Law – why it matters and how it is being corrupted” (January 2021) on www.lloydsbankassetfrauds.com

¹⁰ <https://www.cityam.com/the-uk-legal-sector-is-vital-to-the-citys-international-success/>.