

# **THE RULE OF LAW**

*Why it matters &  
how it is being corrupted*

## **1. Introduction**

Our Government requires its citizens to observe the Rule of Law but has waived it with regard to major banks such as Lloyds. The latter has committed multiple criminal acts and regulators and prosecutors have covered for them. As a result, financial elites are more confident than ever that laws and oversight apply to them in name only.

Particularly since the 2008 banking crisis, public policy has been allowed to take precedence over the Rule of Law and fundamental principles of British justice are under unprecedented threat.

## 2. The Rule of Law and why it matters

The Rule of Law supports the **equality of all before the law** and prevents the arbitrary use of power. Its supremacy ensures that no person or institution can claim to be **above the law**.

It exists to protect citizens against their Government, to ensure that it does not treat them unfairly, or arbitrarily deprive them of their rights. The laws are clear, publicised and stable. They are applied evenly and protect fundamental rights including the security of persons and contract, property and human rights.

The Rule of Law is a fundamental principle of our democracy and is the universally accepted hallmark of a just and fair society. Its observance is a prerequisite of good government and in its absence, good government can be said not to exist.

### 3. Corruption of the Rule of Law

In the UK, we have reached a point where our political and financial elites are immunised from the Rule of Law and banks such as Lloyds Banking Group can commit extensive criminal wrongdoing, without legal consequences of any kind.<sup>1</sup> They have even robustly defended their actions, using heavyweight firms of lawyers, which have purposefully ignored their higher duties to uphold the Rule of Law and the proper administration of justice.

Banks like Lloyds have been protected by regulators and prosecutors, which have routinely declined to investigate or prosecute. Meanwhile, the revolving doors between politicians and leading financial institutions and between regulators and those they regulate have turned financial oversight into farce.

The authorities would claim that society is better off, if political and financial elites are free to act without limits because this will maximise the good they can produce for everyone. Prosecutions would be too disruptive and it is essential to look forward since because looking back, and holding those responsible to account in law, would be far too damaging for the economy.

Such obviously faulty reasoning has merely served to cause corruption of the Rule of Law to become even more endemic.

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<sup>1</sup> See the Omnibus edition of the Lloyds press releases on [www.lloydsbankassetfrauds.com](http://www.lloydsbankassetfrauds.com): Section 4 - Lloyds' corruption of the Rule of Law; 17 - Lloyds' abuse of legal process; 18 - Lloyds' industrial forgery of signatures; 20 - Lloyds' Land Registry fraud; 23 - Lloyds Recoveries Bristol - widespread criminal fraud; 26 - Lloyds Banking Group - untouchable and above the law.

#### **4. How this has happened**

The relationship between Government and the banks has long been unhealthily close. Through their trade association, UK Finance and lobbying groups such as TheCityUK, the major banks exert the greatest influence of any sector of the economy.

Meanwhile, the normal checks and balances in our democracy have not worked. Opposition parties in Parliament compelled the Australian Government to confront its banking scandals. However, in the UK, there has been no such pressure.

The greatest remedy against corruption arguably is publicity. Nevertheless, the major banks know that they can act with impunity, confident that the British press and media will not object too strenuously, since journalists have long abandoned their role as watchdogs over the powerful.

## 5. Corruption of the courts

Banks such as Lloyds have comprehensively corrupted and abused the courts, as well as due and proper legal process.

They have redacted, withheld, falsified and destroyed evidence. They have forged signatures on an industrial scale and relied on deliberately invalid legal documentation in court. They have engaged in fraud involving the registration of titles at the Land Registry. They have committed numerous criminal offences including perjury, perverting the course of justice and making fraudulent representations to the courts. Certain trials appear to have been straight-forwardly rigged.

Their actions have amounted to an **attack on the integrity of our court system**. However, the banks and their professional agents have consistently been protected from investigation and prosecution by Government, regulators, the police and industry associations.

Lloyds Banking Group has corrupted and manipulated supposedly independent reviews relating to the Halifax Bank of Scotland Reading fraud and taken concerted action to delay, deny or minimise compensation paid to its victims. These moves have also been sanctioned by Government and regulators.

## 6. Consequences

**“One law for us and another for them”** - There is a growing sense among ordinary people that while they are required to obey the law, there is another law altogether, which applies to, or is waived entirely for our political and financial elites. Such thinking serves comprehensively to undermine respect for the Rule of Law.

It has also resulted in a **two-tier system of justice** and unequal application of the law. This is not merely unjust in theory but devastating in practice for those who suffer at its hands or are **intentionally denied justice**. The latter is a direct contravention of the principle of Magna Carta: “To no-one will we sell, to no one deny or delay, right or justice.”

Increasingly for our ruling elites, the purpose of the law is to control and constrain the mass of the population, while at the highest levels of government, the law can be manipulated, corrupted or ignored. Any group, which knows that it can break or abuse the law without legal consequences, will increasingly do so, as has been the case with Lloyds Banking Group<sup>2</sup>.

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<sup>2</sup> See the two major reports on [www.lloydsbankassetfrauds.com](http://www.lloydsbankassetfrauds.com); also evidenced by Lloyds Banking Group’s treatment of the victims of the HBoS Reading fraud.

## **7. Conclusion**

When political and financial elites are treated as above the law, they use it for their own purposes and the law, one of whose purposes is to protect the weak, instead becomes a means to sustain their position and power.

The UK has previously commanded worldwide respect for its observance of the Rule of Law, together with our legal and judicial systems.

However, current official disregard for the Rule of Law makes corruption and abuse of the law ever more likely. This is a very dangerous course for our country to follow, will hasten its decline and lower our international standing.

Lloyds Bank Victims Group

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