

Interim Conclusions
of the
Bank Signature Forgery Campaign

***UK banks' alleged industrial-scale systemic serious organised crime since the 1990s
including forging signatures, fabricating evidence & concealing evidence
in Court cases against customers***

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Bank Signature Forgery Campaign

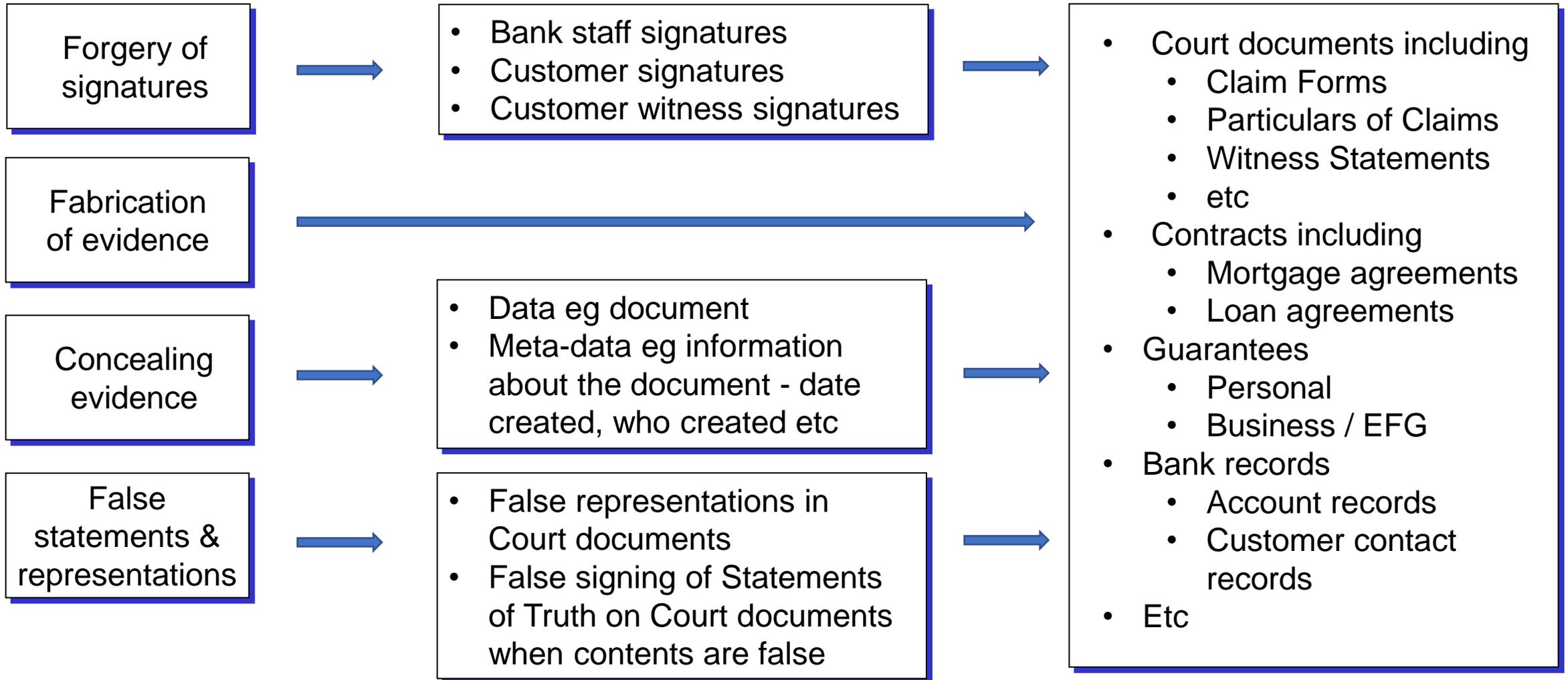
3rd November 2021

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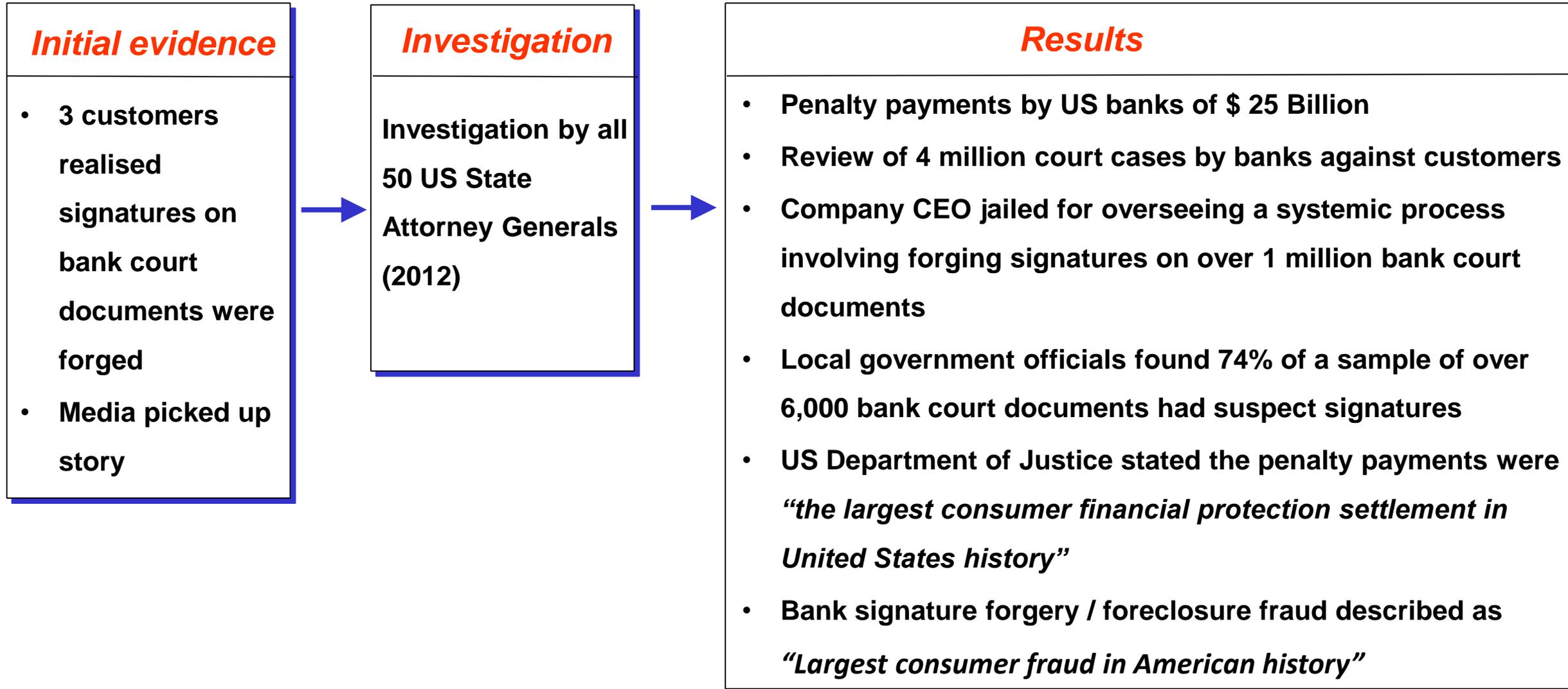
***NB This public presentation and all verbal commentary / opinions with this presentation are made in the public interest and
recognise, acknowledge and are in the context that the allegations are allegations which are yet to be investigated or proven in criminal proceedings***

What is the issue? – alleged systemic serious organised crime by some UK banks in order to win court cases against customers



... which are serious crimes of: perverting the course of justice, forgery, fraud by false representation, perjury, proceeds of crime offences etc

Bank signature forgery and related crimes have already been investigated in the USA



... and was repeatedly described as a “largest ... in ... history” level event

Why did this happen in the USA? Because of the industrialisation of debt recovery...

Car factory production line



When companies have to do the same thing repeatedly, they develop a standard business process



Legitimate objectives....

High volume

Low cost

Repeated task

Increase efficiency



...but industrial-scale consequences if there is a fault

If there is a fault in the production line, car manufacturers sometimes have to recall millions of cars to fix the same fault in each of them

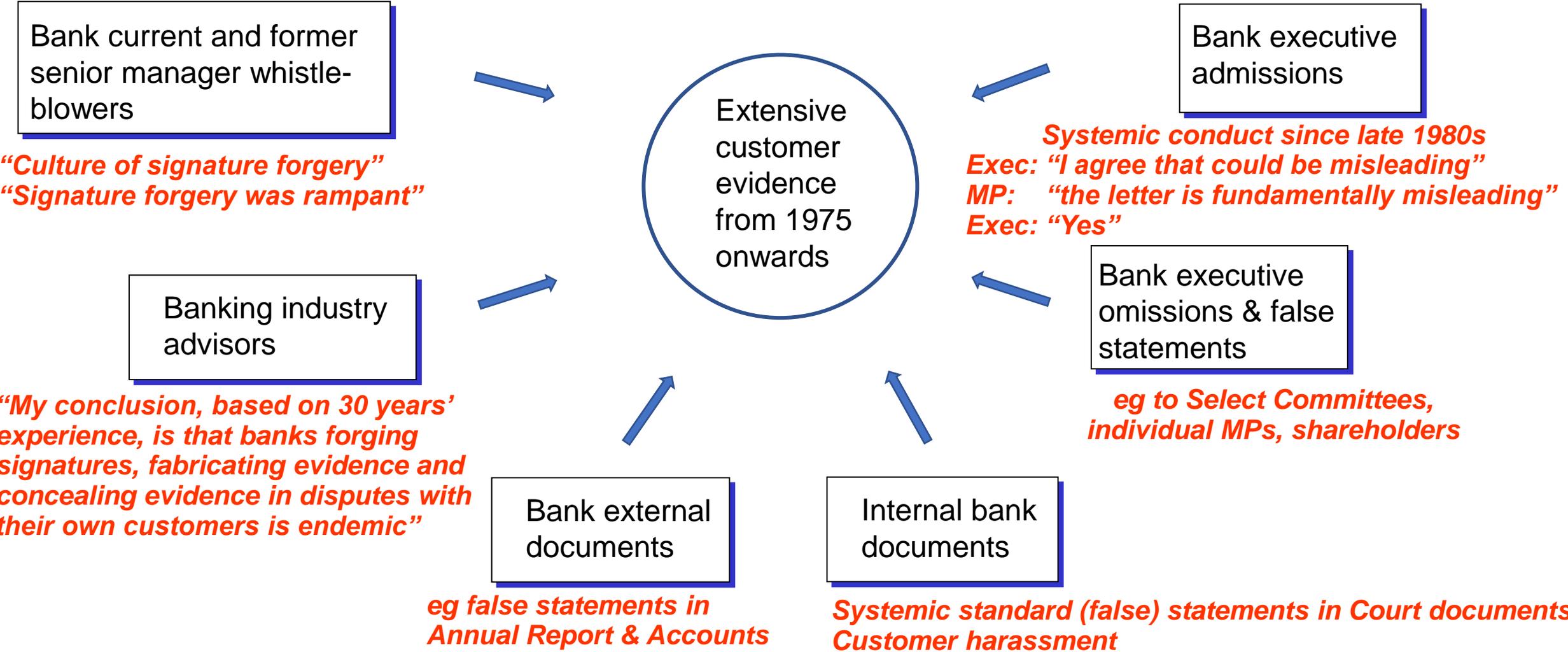
Court document production line



If signatures on bank court documents have been forged as part of a court document production line, then EVERY court document created through the same standard business process could have a forged signature

Banks have a legitimate right to recover consumer and business debt ... and banks are also subject to criminal laws regarding forgery, fraud, perverting the course of justice etc

In the UK, extensive evidence provided by customers has been corroborated by bank whistleblowers, internal bank documents and bank executive admissions and omissions



Prudent conclusion: over 1 million UK customer victims over the last 30 years of banks’ systemic signature forgery, fabricating and concealing evidence in Court cases against customers

In the UK, despite extensive evidence & a direct request from the Treasury Committee, the Director General of the NCA has failed for over 2 years to start an investigation

Initial evidence so far

- 703 formal crime reports and 26 files of evidence, including from customers, bank senior manager whistleblowers, external bank advisors, internal bank documents, and admissions & omissions by bank executives
- Earliest alleged forged signature & document from 1975
- 1990+ banks alleged systemic forging signatures, fabricating evidence & concealing evidence
- Prudent view: at least 1 million customer victims over 30 years; loss to customers £ Billions
- Media picked up story including BBC News, Times, Telegraph, Guardian, Independent, Mail etc



Investigation requested

8 July 2019
Treasury Select Committee asked the then Director General of the NCA to engage directly with Campaign and investigate allegations



Results

- Still no investigation by the NCA after 2 years
- Minimal direct engagement by the then Director General
 - never met Campaign
 - no direct response to 12 letters from the Campaign since Sep 2019
- Chose not to ask NCA Director of Investigations to investigate
- Instead passed to person whose:
 - job was to create an anti-Fraud Community with banks
 - co-sponsored an NCA initiative with a bank

The contrast between US action and UK inaction / “hostility, opposition and obfuscation” could not be more stark, especially for a “history level” event

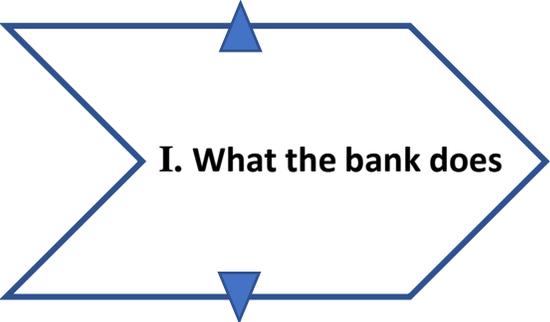
Banks have allegedly been committing crimes against customers through all stages of the litigation process

Stages through banks' court cases against consumer and business customers



The following slides document each of these stages in turn using the 3-part format below

II. What the customer, Courts and other external parties do



III. Alleged crimes by banks reported by the Campaign to the NCA

As far as the Campaign is aware, these Interim Conclusions are the first time ever that crime reports about alleged crimes by banks against the public have been collated, analysed and mapped across the whole litigation process

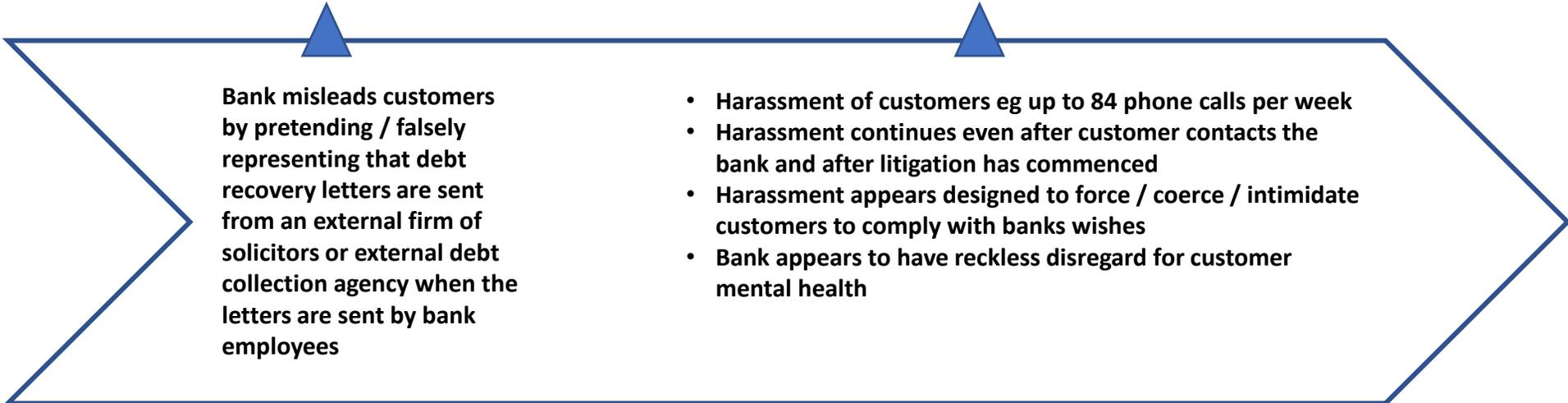
and the crime reports all fit together to reveal an alleged overall approach, culture & process by banks

Pre-litigation

II. What the customer, Courts and other external parties do



I. What the bank does (allegedly)



III. Alleged crimes by banks reported by the Campaign to the NCA

- Alleged crimes by banks reported by the Campaign to the NCA include:**
- Systemic fraud by false representation:
 - ALL letters / documents sent by bank employees falsely representing that the letters / documents are from an external firm of solicitors or an external debt collection agency
 - Systemic harassment and/or intimidation of witness customers before and after the commencement of civil litigation
 - (as the bank knows that all customers receiving phone harassment calls after the commencement of civil litigation are likely to be witnesses in the litigation by the bank against the customer)

Bank commences a Court claim against the customer

Of all debt / money claims issued by banks against consumer and business customers....

... only around 30% are defended

II. What the customer, Courts and other external parties do



100%

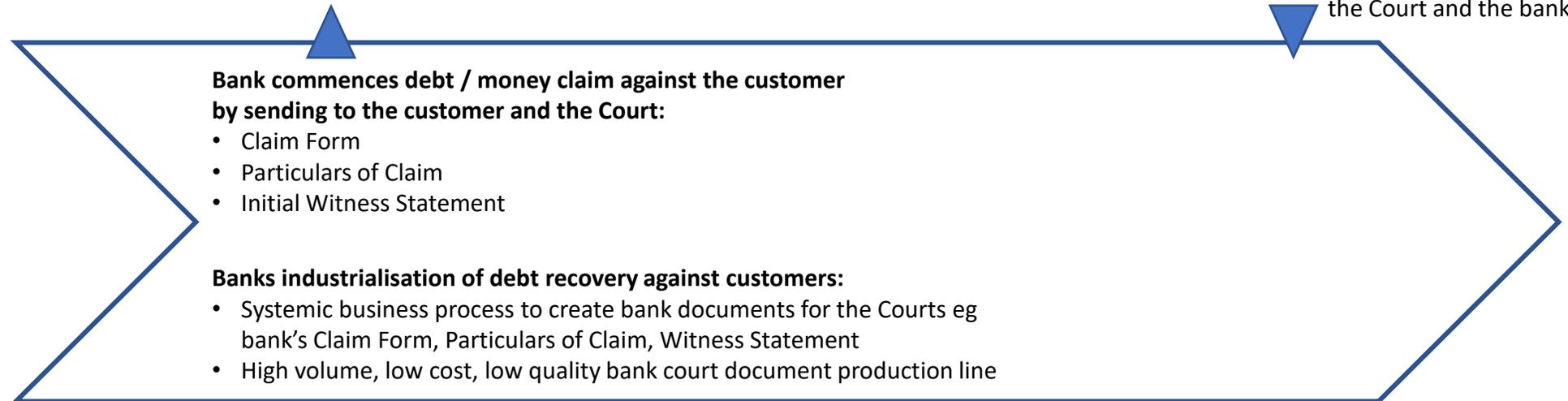
Source: Ministry of Justice statistics 2010

- Approx 1 million Money Claims for specified amount / debt
- Approx 300,000 Defences
- Approx 60,000 civil trials & small claims hearings



Customer sends Defence to the Court and the bank

I. What the bank does (allegedly)

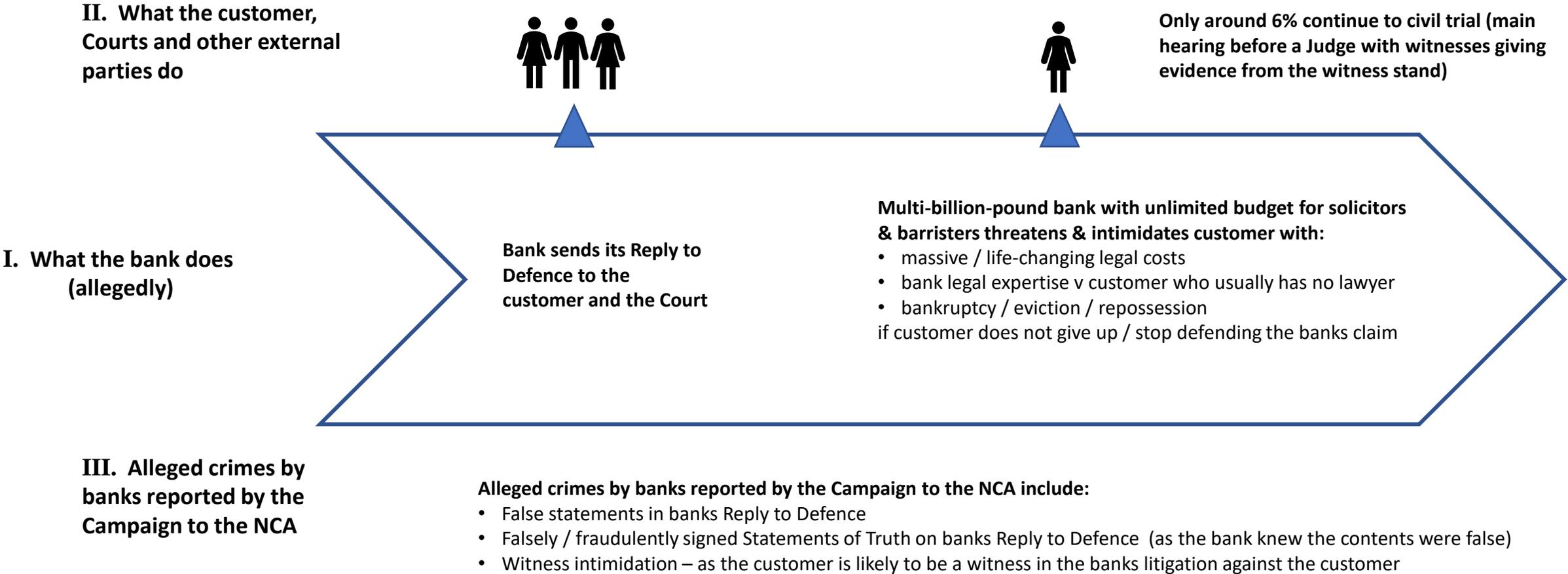


III. Alleged crimes by banks reported by the Campaign to the NCA

Alleged crimes by banks reported by the Campaign to the NCA include:

- Systemic forged bank signatures on banks:
 - Claim Form
 - Particulars of Claim
 - Initial Witness Statement
- Systemic standard false statement in banks:
 - Initial Witness Statement
 - Mortgage Pre-Action Protocol Checklist
- Falsely / fraudulently signed Statements of Truth (as the bank knew the contents were false) on banks
 - Particulars of Claim
 - Initial Witness Statement

If the customer defends the bank's claim



Disclosure

II. What the customer, Courts and other external parties do



Customer asks bank to send / disclose to the customer all documents / data / evidence



I. What the bank does (allegedly)

Bank has a legal duty:

- to send the customer all documents / data / evidence which help the customers case and harms the banks case
- (if the customer so requests under the Data Protection Act) to send the customer all the customers personal information held by the bank

Bank selects and sends the customer the evidence which will help the banks case and not harm the banks case

ONLY THE BANK has ALL the evidence about what the bank has done to the customer

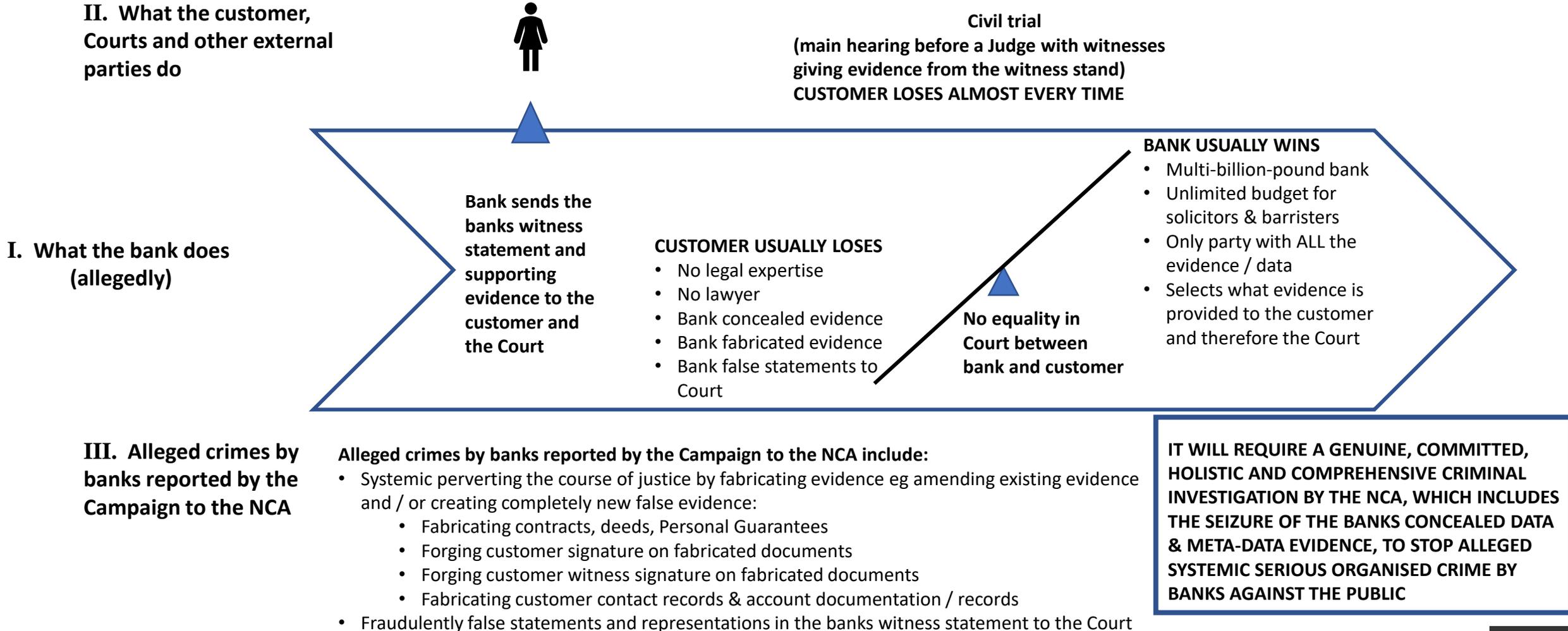
The evidence which the Court will use to judge the case is effectively selected by the bank

III. Alleged crimes by banks reported by the Campaign to the NCA

Alleged crimes by banks reported by the Campaign to the NCA include:

- Systemic perverting the course of justice by concealing evidence from the customer and therefore the court including documents & information such as:
 - accounts created without the customers knowledge or consent
 - customer contracts
 - customer contact records
 - account records
 - information about documents (known as “meta-data”) such as:
 - the date the document was created
 - who created the document
 - the date the document was amended etc
- which are all evidence if signatures have been forged, documents have been fabricated etc

Civil trial (main hearing before a Judge to decide the case)



II. What the customer, Courts and other external parties do

Bank PR team contact and lobby:

- MPs, Parliament, Parliamentary Select Committees
 - Media (including being threatened with litigation by bank)
 - Journalists who report on bank conduct
 - Management above the journalists who report on bank conduct
- in order to suppress and discredit all allegations of crimes by banks against customers

Banks are an integral part of the “Fraud Community” with law enforcement*:

- Law enforcement see banks as partners in the “Fraud Community” against economic crime
- Banks “sponsor”* (pay for?) law enforcement initiatives
- Creates mental, relational, practical, financial? hurdles for law enforcement to (i) perceive (ii) take action against, alleged serious organised crime by banks against the public eg apparent “capture” of the NCA by banks
- (* sources – bank & NCA written & oral evidence to Parliament)

Internal bank employee whistle-blowers
Customers
Constituency MPs
Parliamentary Committees
Parliamentary Groups
Media

I. What the bank does (allegedly)



III. Alleged crimes by banks reported by the Campaign to the NCA

Alleged crimes by banks reported by the Campaign to the NCA include:

- Bank Executives / Board fraudulently false statements and representations in writing to MPs
- Bank Executives / Board oversight / management / control / knowledge of systemic crimes by bank against customers including:
 - Forgery
 - Fraud
 - Proceeds of Crime offences (from obtaining customers money and property through crime)

Conclusions

Alleged systemic crime by banks...

- Some UK banks' have allegedly engaged in industrial-scale systemic serious organised crime since the 1990s,
- including forging signatures, fabricating evidence & concealing evidence,
- in Court cases against customers

...must be genuinely investigated by NCA

- It will require a genuine, committed, holistic and comprehensive criminal investigation by the National Crime Agency,
- which includes the seizure of banks concealed data and meta-data evidence,
- to stop alleged national, systemic, industrial-scale, serious organised crime by banks
- against the most financially vulnerable members of the public

... but NCA appears to be captured by banks

- No investigation for over 2 years and minimal direct engagement by the then Director General
- DG chose not to ask Director of Investigations to investigate; instead deflected to another member of staff whose job was to build anti-Fraud Community with banks
- Same staff member (now Interim DG of NCA) personally co-sponsored NCA initiative with a bank
- Same bank gave another law-enforcement agency £1.5m

Next steps

Inquiry by Home Affairs Committee

- **urgent Home Affairs Select Committee inquiry into:**
 - **the NCA's failure for 2 years to investigate alleged serious organised crime by banks against the public,**
 - **including the apparent capture of the NCA by banks**
- **Home Affairs Committee ongoing regular progress monitoring of an NCA genuine investigation into alleged systemic crimes by banks**

... and a genuine NCA investigation

- **immediate genuine, committed, holistic and comprehensive criminal investigation by the National Crime Agency,**
- **which includes the seizure of banks concealed data and meta-data evidence,**
- **to stop alleged national, systemic, industrial-scale, serious organised crime by banks**
- **against the most financially vulnerable members of the public**

The Campaign is writing to the Home Affairs Committee to request an urgent inquiry