

NATIONAL CRIME AGENCY & THE BANK SIGNATURE FORGERIES

Deeply and unsustainably corrupt

The NCA's deliberate refusal for three years to investigate extensive evidence of signature forgeries by banks and their use of deliberately invalid documentation, including in court has descended into complete farce. Following the latest twist in the saga, the agency stated that it takes the matter "seriously", when in fact, the only reason it is doing so is that the agency has been caught out falsifying its own records¹. The previous NCA Director General Lynne Owens,² who covered up this major scandal for more than two years, was recently appointed the interim deputy commissioner of the Metropolitan Police, while Andy Marsh, the former Chief Constable of Avon & Somerset Police, the regional police authority which has covered up serious banking fraud by Lloyds Banking Group and its two corrupt associates for more than two decades, was last year appointed head of the Police College. Under political direction, the NCA has actively violated the Rule of Law by preventing proper investigation into the bank signature forgeries but if you ever wanted to prosecute those responsible for misconduct in public office, you can forget it. They are fully protected by higher authority, including the courts and are above the law, in direct contravention of one of the most fundamental legal principles³. As such, they are untouchable and can act entirely as they choose.

The Bank signature forgeries scandal

In July 2019, the chairman of the All Party Parliamentary Group (APPG) for fair business banking, Rt. Hon Kevin Hollinrake MP and the Police & Crime Commissioner for Thames Valley, Mr Anthony Stansfeld took evidence of signature and document forgeries by leading banks to the Director General of the NCA, Lynne Owens and asked her to investigate. However, she immediately played for time and referred the matter to the Financial Conduct Authority (FCA) and Serious Fraud Office (SFO) before bringing it back in-house and asking Graeme Biggar of the National Economic Crime Centre (NECC) within the NCA to look into it. Last October, Biggar succeeded Owens as Interim Director General but both have consistently refused to investigate, despite the agency having received 703 individual crime reports and 26 folders of evidence. In July 2021, an NCA spokesman confirmed that it still had "no active investigation at this stage."

Comparison with the US⁴

In the United States, all fifty States General announced, commenced and completed investigations into similar allegations of signature forgery within sixteen months (October 2010 – February 2012), which resulted in penalty payments by banks of US\$25bn and the review of four million court cases by banks against customers. However in the UK, the NCA has failed to launch any investigation in the thirty three months since it was originally asked to investigate.

¹ [Agency 'failed to investigate claims of forgery by banks' | Business | The Times](#) 7th August 2022.

² Awarded QPM (2008), CBE (2015) and DCB (2021).

³ "Be ye never so high, the law is above you", cited by Lord Denning, the former Master of the Rolls.

⁴ See Bank Signature Forgeries Campaign press release, 4th August 2022 - Twitter @BankSigForgeCam

The improper tactics used by the NCA

1. Pretend that signature & document forgery is a regulatory, not criminal matter

The first diversion attempted by Lynne Owens was to try to suggest that signature and document forgery by banks could be a regulatory, rather than a criminal matter. Hence, her initial referral to the FCA in July 2019. This inappropriate line was later given tacit encouragement in October 2020 by the chairman of the Treasury Select Committee, Rt. Hon Mel Stride MP when he wrote to Graeme Biggar and asked him “What you see as the offences which may (or may not) have taken place and what legal arguments you are considering”.

However, these subterfuges were comprehensively routed by the verdict in a landmark case at Isleworth Crown Court in May 2021, which resulted in an individual, who had submitted forged documentation to the High Court, being jailed for six years⁵. The outcome confirmed that without question, such wrongdoing was criminal.

2. Ignore / avoid receiving key evidence

At the end of January this year, a number of customers wrote to the NCA Director General Graeme Biggar citing the agency’s wilful blindness to crime reports including a key **whistleblower** who, as a former senior bank manager, stated in relation to Royal Bank of Scotland (RBS) that there was “a culture of signature forgery.....signature forgery was rampant.....banks concealing evidence from customers and the courts is endemic” and “document tampering and fabrication by banks is so commonplace that it is even taught to staff on training courses”.

The NCA also avoided contacting a senior **CEO of bank advisory group**, who had written: “My conclusion, based on thirty years’ experience, is that banks forging signatures, fabricating evidence and concealing evidence in disputes with their own customers is endemic. I am therefore writing to ask you to report this serious organised crime by banks to the National Crime Agency.”

The agency has consistently ignored the reports and evidence⁶ assembled by Julian Watts, the leader of the **Bank Signature Forgeries Campaign (BSFC)**, which confirm the systemic nature of the wrongdoing and are supported by over 700 individual crime reports.

It has avoided meeting other **victim groups**, which have assembled comprehensive evidence of systemic signature and document forgery by banks.

3. Deflect

Owens first attempted this by immediately handing the matter on to the FCA and SFO. However, the principal ruse of NCA staff has been to pass individual customer crime reports to Action Fraud or the local police, in the certain knowledge that both can be relied upon not to investigate.

⁵ [First of its kind conviction after man jailed for submitting false documents to High Court | City of London Police](#)

⁶ Extending to 10,000 pages – see BSFC twitter site.

4. Investigate what is not alleged

Another tactic which has been used by the NCA has been to investigate collusion between banks to forge signatures, when this was never the allegation. What was alleged from the outset was the forgery of signatures and the use of invalid legal documentation including in court by individual banks, notably RBS and Lloyds. However, this was another way for the agency to play for time.

5. Pretend to take some action

In March, Rob Jones of the National Economic Crime Centre (NECC) within the NCA claimed that it was conducting “ongoing inquiries”, there had been a “thorough review” of the 26 files of evidence provided by the BSFC and that it had identified “a number of individuals” it wished to speak to in pursuit of its inquiries. The NCA has pretended to take some action by selecting a few individual cases for review, concluding that there was no systemic crime and following this with letters to victims which stated: “You will be contacted in due course, should any follow up contact be necessary”. Apart from this approach being thoroughly unsatisfactory, how can it ever be appropriate for the NCA to select just a handful of cases to review, when it has received more than 700 reports of signature and document forgery ?

6. Introduce artificial deadline at short notice

In August, a small number of victims received a standard letter from the NCA asking them to respond within five working days to arrange a phone call with a senior officer. Presumably, the trick being played here, during the summer holidays when some might overlook the correspondence, is to be able to state that no response has been received within the very short deadline and therefore the customer’s case file has been closed.

7. Falsify records to pretend that cases have been investigated

Previously In January, a prominent victim of bank signature forgery was informed by the NCA that his case would be one of those reviewed. However, after four months, nothing had happened, so in June, he invoked the data protection laws to request the information, which the NCA held on him. This revealed that the agency had falsely recorded that he had answered five questions about his case and that it should be dropped because it had been fully investigated.⁷

The Home Secretary, Rt. Hon Priti Patel MP has long known about this major scandal and in February, Julian Watts, the leader of the BSFC, made a detailed presentation about bank signature forgeries to her deputy, Rt. Hon Damian Hinds MP.⁸ Nevertheless, the NCA has consistently refused to act correctly and has prevented all investigation. This is just one example of how deeply corrupt our country has become.

⁷ [Agency ‘failed to investigate claims of forgery by banks’ | Business | The Times](#) 7th August 2022.

⁸ Available from the Bank Signature Forgeries Campaign.