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HOUSE OF COMMONS

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Lynne Owens

NCA criminal investigation into Bank Signature Forgery

I am writing to you as the initial step in the All-Party Parliamentary Group on Fair Business Banking formally reporting allegations of serious and organised industrial-scale bank signature forgery and related subsequent cover-up to the NCA. I have included below a brief overview of bank signature forgery and would suggest that a useful next step would be to meet you to discuss the issue at an overview level and agree a way forward.

In America, the industrial-scale forgery of bank signatures on banks' court documents in cases against customers has already been investigated by all 50 US state Attorney Generals, resulting in the imprisonment of the Chief Executive of a company involved, penalty payments by US banks of \$25 billion and a review of four million court cases by banks against customers. Bank signature forgery was first uncovered in the USA when a customer realised that a signature in the name of Linda Green on a bank court document had been forged and then connected with a few other customers. The Attorney Generals subsequently discovered that multiple people had been forging signatures in the name of Linda Green on hundreds of thousands of bank documents in court cases against customers. The Attorney Generals also discovered other names in which multiple people had been forging signatures on bank documents in court cases against customers.

In addition, the Royal Commission in Australia has now also documented evidence of signature forgery at Commonwealth Bank of Australia, ANZ Bank, Bendigo Bank, Commonwealth Financial Planning and National Australia Bank.

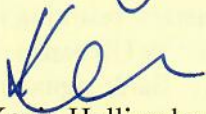
In the UK, the All-Party Parliamentary Group on Fair Business Banking has been partnering with the Bank Signature Forgery Campaign since February this year to gather evidence of bank signature forgery.

Members of the public have been sending in photos of bank signatures on bank court documents they have received and the campaign has already identified 12 names in which multiple people appear to be forging signatures i.e. 12 potential UK equivalents of Linda Green. As the attached table and illustrative examples show, the campaign has already received evidence of bank signature forgery against customers for a variety of financial products and across a range of UK banks and finance companies. This is far more evidence than the initial evidence which led to the investigation by Attorney Generals in the USA.

While the industrial-scale forgery of signatures is both serious and organised, it is relatively straightforward to investigate, confirm and evidence that signatures on bank court documents have been forged. One way is to visually compare all the court documents signed in the name of the same person during a year to see if there are any significant structural differences. Another way is to compare the dates during the year when a court document was signed in a person's name, with the dates when that person was absent from work e.g. on holiday. Clearly, if court documents were being signed in a person's name when they were absent from work, forgery was occurring. As part of the formal reporting of the allegations, the names in which signatures have been forged will be provided to the NCA, so the NCA can obtain this signature comparison information, thereby providing the opportunity for a rapid early breakthrough in the investigation which will further evidence and confirm that bank signature forgery was occurring.

My staff will be in contact to arrange a meeting and I have copied this letter to Anthony Stansfeld, who has been instrumental in helping the campaign move forward. I have also copied this letter to Julian Watts, who launched the campaign and will be able to provide an overview of the issue during the meeting. We look forward to meeting you and working together to address bank signature forgery.

Kind regards



Kevin Hollinrake MP

Co-Chair, All-Party Parliamentary Group on Fair Business Banking

cc

Anthony Stansfeld, Thames Valley Police & Crime Commissioner

Julian Watts, Bank Signature Forgery Campaign

Bank Signature Forgery Campaign: illustrative findings

1 12 names in which multiple people appear to be forging UK bank signatures

(The initial evidence which led to the Attorney Generals' investigation into bank signature forgery in the USA was based on one name – Linda Green. The Attorney Generals subsequently discovered that multiple people had forged signatures in the name of Linda Green on hundreds of thousands of bank court documents. In the UK, the Bank Signature Forgery Campaign has already identified 12 names in which multiple people appear to be forging signatures i.e. 12 UK potential equivalents of Linda Green)

Name Initial	Number of Examples
J	23 plus waiting for further 20 to be sent in
H	18
U	17
N	12
T	7
W	6
M	5
S	4
B	4
G	3
K	2
F	1 plus partial admission letter
Total	122

2 Additional illustrative evidence relating to bank signatures

In addition to, and not included in, the names and evidence above, other illustrative evidence and issues with bank signatures which highlight a standard business process and pervasive culture in UK banks regarding bank signatures include:

- Identical signatures in the names of 4 different bank staff plus an admission letter from the bank stating "*we have used the same signature on these documents... This is standard process*"
- Identical signatures in the names of 7 different mortgage company staff
- Identical signatures in the names of 2 staff and 2 mortgage company departments
- Bank apparently refusing to name 2 signatures in the names of un-named bank staff on a deed of Appointment of Receiver personally witnessed by a third bank employee

3 Other illustrative evidence relating to forged customer signatures and documents

While the Bank Signature Forgery Campaign is focused on collating evidence of forged bank signatures, members of the public have also started sending in documentation regarding other allegations of forgery including allegations of forged customer signatures and entire forged documents. Some illustrative examples include:

- Forged customer signature on a guarantee document
- Forged customer signature on a loan agreement

- Forged customer signature on a loan swap agreement
- Forged customer signature on a deed of variation
- Forged customer signature on a deed
- Forged customer signature on a deed
- Forged customer signature on a deed
- Forged customer signature on a deed
- Forged customer signature on a loan application
- Forged customer signature on a loan application
- Forged customer signature on a mortgage application
- Forged customer signature on a business loan
- Forged customer signature on a business loan
- Forged customer signature on a PPI application
- Forged Mortgage Pre-Action Protocol checklist
- Forged Mortgage Pre-Action Protocol checklist
- Forged bankruptcy petition
- Forged document used to seize customer assets which was created in the name of a bank subsidiary which had been closed and struck of the register of companies 6 months earlier

4 Just as in the USA, bank signature forgery in the UK is an industry-wide issue

The Bank Signature Forgery Campaign has already received evidence regarding alleged bank signature forgery on documents relating to at least 12 UK banks and finance companies. This highlights that, just as in the USA, bank signature forgery is also an industry-wide issue in the UK.