

# KEVIN HOLLINRAKE MP



## HOUSE OF COMMONS

LONDON SW1A 0AA

Rt Hon Nicky Morgan MP  
Chair of the Treasury Select Committee  
House of Commons  
London  
SW1A 0AA

24<sup>th</sup> June 2019

*Dear Nicky,*

### **Request for a Treasury Select Committee inquiry into bank signature forgery**

Since I first wrote to you on 27 February 2019 regarding bank signature forgery, there have been a series of significant developments which provide further reasons for an immediate Treasury Committee inquiry into bank signature forgery.

First, bank signature forgery has already been investigated and exposed in other countries. My letter mentioned that in the USA, all 50 state Attorney Generals had already investigated the industrial-scale forgery of bank signatures on bank court documents in cases against customers, resulting in penalty payments by US banks of \$25 billion and the review of four million court cases. In addition, the Royal Commission in Australia has now also documented evidence of signature forgery at Commonwealth Bank of Australia, ANZ Bank, Bendigo Bank and Commonwealth Financial Planning. It was also revealed that the falsification of signatures was common practice at the National Australia Bank.

Second, in the UK, the Bank Signature Forgery Campaign has now gathered far more evidence than the initial evidence which led to the investigation by the Attorney Generals in the USA. You may recall from the attachments to my previous letters that industrial scale 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 multiple people had been forging signatures in the name of Linda Green on hundreds of thousands of documents in court cases against customers. In the UK, since my letter to you, the Bank Signature Forgery Campaign has already identified 12 names in which multiple people appear to be forging signatures i.e. 12 potential UK equivalents of Linda Green. These are included in the attached table. The campaign also recently learned that signatures in one of the names may have been forged from at least 2010 to present and that signatures in two other names may have been forged from 2013 to present.

Third, while the issue of bank signature forgery has already expanded far beyond the initial illustrative customer example in my letter to you, I understand that Lloyds is displaying increasingly aggressive conduct against the illustrative customer and the Courts, as noted in the attached letters.

You may recall that just seven days after the customer's husband wrote to Lloyds' Non-Executive Directors notifying them of alleged signature forgery on Lloyds court documents, Lloyds recommenced litigation after a gap of over six years. Lloyds then offered four times to walk away from the litigation if the customer signed an NDA gagging her from talking about or taking action about the alleged criminality by Lloyds. When the customer refused, Lloyds threatened her with "exponential costs". Since my letter to you, Lloyds implemented its threat by submitting costs which were five times higher than its original costs budget. When that further intimidation also failed to silence the customer into

giving up, a few weeks later Lloyds then submitted costs which were ten times higher than its original costs budget.

Lloyds conduct towards the Courts seems to be deliberately misleading. Lloyds failed to submit its costs budget within the required time and repeatedly stated to the Court under a signed statement of truth that Lloyds had only found out about the hearing two days beforehand as the customer had failed to notify Lloyds about the hearing. However, the customer had written to 12 Partners of Lloyds law firm ten days before the hearing stating that the next hearing was imminent. During the two hearings since then, Lloyds repeatedly failed to disclose to the Court that 12 Partners in Lloyds law firm had been sent the letters and therefore that the statements in Lloyds document, including about the customer failing to notify Lloyds, appeared to be extremely misleading to the Court.

It appears that, in full view of the Treasury Committee, a repeat of Lloyds culture and conduct from a decade ago against Paul & Nikki Turner when they first exposed the fraud at HBoS Reading, is currently being played out against the customer who first exposed alleged bank signature forgery by Lloyds. Lloyds conduct against the customer and the Courts appears to be an attempt to silence those who first exposed evidence of bank signature forgery. I respectfully urge the Treasury Committee to launch an inquiry.

Yours ever,



Kevin Hollinrake MP  
Co-Chair of the All-Party Parliamentary Group on Fair Business Banking

Cc:

Rushanara Ali MP  
Steve Baker MP  
Colin Clark MP  
Simon Clarke MP  
Charlie Elphicke MP  
Stewart Hosie MP  
Alison McGovern MP  
Catherine McKinnell MP  
John Mann MP  
Wes Streeting MP

Enclosed:

- Table of names in which forged signatures are occurring & illustrative examples of other types of bank forgery
- Letter from António Horta-Osório dated 29 April 2019 to Kevin Hollinrake / APPG FBB
- Kevin Hollinrake / APPG FBB letter dated 24 June 2019 to António Horta-Osório, CEO of Lloyds Banking Group

## 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
<b>Total</b>	<b>122</b>

### 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 four 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 seven different mortgage company staff
- Identical signatures in the names of two staff and two mortgage company departments
- Bank apparently refusing to name two 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.