

KEVIN HOLLINRAKE MP



HOUSE OF COMMONS

LONDON SW1A 0AA

António Horta-Osório
Group Chief Executive
Lloyds Banking Group
25 Gresham Street
London EC2V 7HN

26th September 2019

Dear Mr. Horta-Osório,

Thank you for the letter dated 20th August 2019 sent on your behalf, which failed for a fourth time to address a number of key issues raised.

The Treasury Select Committee's letter dated 8th July 2019 to Lynne Owens, Director General of the National Crime Agency, asked Ms Owens to engage directly with the Bank Signature Forgery Campaign and investigate alleged bank signature forgery. On 9th September 2019, the Campaign delivered to Lynne Owens 88 formal crime reports of alleged serious organised crimes of bank signature forgery supported by six lever arch files of evidence. This included 31 crime reports regarding 31 names in which multiple people were allegedly forging signatures. Around half of the 31 reports relate to Lloyds Banking Group. Lynne Owens has now confirmed to me that the NCA has passed this batch of evidence to the Serious Fraud Office. As a result of the evidence sent in by the public, the Campaign has stated that it expects to provide to the NCA at least a further three batches of evidence, each consisting of multiple files.

It would clearly be inappropriate to continue recovery action against customers who have already notified Lloyds of alleged signature forgery on court and other legal documents whilst the NCA/SFO are conducting a criminal assessment of the same issue. Therefore, I formally request that you desist forthwith any recovery action against all business and consumer customers who have already notified you of such alleged forgery. This includes all customers who have made allegations of forged signatures in the names of Lloyds staff or representatives as well as allegations of forged customer signatures.

I look forward to hearing from you.

Yours sincerely

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