

Trevor Mealham: Thank you, Mr Randell, Mr Bailey.

I am member of a group representing Lloyds BSU victims at Bristol. Our group claim at the moment stands at 1.8 billion, it is growing by the day. One of our victims sadly phoned me yesterday to say that her child has been in hospital following the loss of their house due to fraud by Lloyds Bank which aligns with the 2006 Fraud Act. That child is now out of hospital and self-harming.

With criminal fraud appearing as part of the HBOS and Lloyds Banking Group's income flow using forged signatures and forged documents to asset back securities fraud, in particular HBOS [inaudible], HBOS Reading, HBOS Integrity which was not Ian Stamp's fault and HBOS Lloyds Bristol. Some names appear more and more commonly to be going from HBOS to the FSA and from the FCA to Lloyds and large auditors, names such as James Crosby, Andy Hornby, Tom Spender, Hector Sants; also the many names that have been redacted which we have got copies which have been unredacted in the Lord Turnbull Report which shows the Lloyds board covered up £40 billion worth of fraud.

I also know that the banks do not update their originator's charge and use it as a fraudulent instrument at Land Registry in abuse of the 2002 Land Registry Act. This is a bigger Ponzi and bait and switch than the Madoff scheme using abuse of SPVs, SPEs, promissory notes to do fraud in line with the 2006 Fraud Act. Many of us have *mens rea actus* evidence. Is it not now the time that the Securities and Exchange Commission, the SEC, are called in or will the FCA continue to be complicit appearing as nothing less than a big sister company to Lloyds

Banking Group? When will the FCA gain some teeth and look into the consumer rather than the banker's mafia?

In addition to that, Mr Randell, Mr Bailey, I have evidence here and statement with a retired CID police officer of perjury by Lloyds Bank's barrister and one of their bankers at BSU where they have pulled them from a court case to save cross-examination. I would like to present that to you and support me in seeing that the banker and the barrister go to jail. Enough is enough. Charles Randell:

Okay, as you know, there are a series of allegations that there was signature fraud in the enforcement processes conducted by a number of banks which have been forwarded to us, among others, by the chair of the Treasury Committee. Andrew, I think, I'll come to you

Andrew Bailey: Yes, so, thank you. Mr Mealham, wasn't it – yeah. Thank you for that. So, let me outline. I think there are 5 things that are going on at the moment that address your concern. Let me start with forged signatures. So, Charles has already said we will investigate any evidence around forged signatures. So, obviously, we will take – this is evidence, so we will take that. Any more evidence you or, indeed, anyone else has got, please send it to us. No question about that.

Speaker: But I have done that

Andrew Bailey: Yup.

Speaker: – but it doesn't seem to work.

Andrew Bailey: No, that is not the case. We will, of course, investigate this.

Secondly –Speaker: [Inaudible] investigate. I say [inaudible] –Charles Randell: Sorry, can we please stop? We cannot –Andrew Bailey: I will ask him to stop. Well, I will answer Mr Mealham and then we will come –

Charles Randell: Sorry, a lot of people want to ask questions and are biding their time.

Andrew Bailey: Yeah.

Charles Randell: So, can we please not have people shouting from the floor? Andrew.

Andrew Bailey: Yes. Secondly, we have a remaining investigation on the way. You may know that we have recently completed an investigation and there has been a financial penalty in respect of HBOS and the Reading case. We have a remaining investigation in terms of senior individuals at HBOS, which I hope will be completed soon.

Third, any evidence that you have in respect of Lloyds handling of any cases related to HBOS Reading but also, as you rightly pointed out evidence around any other officers, particularly in respect of Lloyds, you should deal with the review also being undertaken by Dame Linda Dobbs. And if you want me to help you put you in touch with the Dobbs team, I can do that. Happy to do that.

Thirdly, <Fourthly> there has been further investigation by us and by other authorities, I should say, around allegations that officers beyond the Reading office were involved in fraudulent activity. As you know, obviously, the Reading affair resulted in a criminal trial and there are people in jail. Any further evidence on that again, you know– I know we are in correspondence quite regularly but if you have any further evidence, do send it.

Fifth, as you may know in respect of Reading and the HBOS end of Reading, Lloyds undertook a process led by Russell Griggs in terms of redress for those who were victims of it. But we have also been involved – I have been involved – in the appointment of Sir Ross Cranston who is now undertaking a review to ensure that in the words, I think, of both the Economic Secretary to the Treasury John Glen and I, view that there is public confidence in our process, and that process led by Sir Ross Cranston is underway. So, those are, I think, if my counting is right, 5 things that are underway at the moment

.Speaker: No, we are not accepting that. You know, us Lloyds victims, there's over 3,000 victims now, that's fob off. You know, there is evidence of criminal fraud. We've got the *actus reus*, we got the *mens reas*. I was the senior stakeholder consultant to HMRC and Treasury and I know damn well what fraud is and this is criminal fraud

.Andrew Bailey: Well, give us all the evidence you have.

Speaker: This 2006 Fraud Act. We have got people at Lloyds. We have got –

Charles Randell: We are running out of time so can we come to

Speaker: Sorry, sorry. This is

Charles Randell: No, I am very sorry. I am afraid that you cannot dominate this meeting. Can we come question number 5? Thank you.

Speaker: Well, [inaudible] we want it addressing.

Charles Randell: Yeah, and we have got that. Thank you.

Speaker:[Inaudible].Charles Randell: Okay, gentleman over there number five.