

Alvin Scott – Written evidence (FDF0002)

I am a 75 year old pensioner - during 2020 from information provided to our Solicitors pursuing a misselling claim – we became aware that there was in Santander files a document which recorded events in 2006 – which we saw as a Breach of Rules and Regulations when we ended up with a Interest Only Mortgage - we requested a £25,000 loan to cover the cost of a Deposit on a property in Spain

Everything fell apart and we were saved by the Interest rate drop.

We eventually filed our complaint with Financial Ombudsman Service Oct 2020 – August 2nd Case Handler appointed September Finding and Decision letter – addressed a completely different complaint

A few days later I received a Subject Access Request from Santander – 4 cm pile of A4 but also three letters - one by Mr Williams to Santander and two in reply from a Ms Denton

To cut the next 3 months into a sentence – the letters indicate that Mr Williams the Case Handler – orchestrated a Fabricated fake Complaint – that Ms Denton carried out the instruction Fabricated a Fake Complaint to be Out of Time set out in DISP rules – she then ruled that it was out of Time and Santander would not allow FOS to deliberate the complaint.

Mr Williams promptly passed that ruling to the Genuine Complaint.

I raised these issues with FOS and Santander senior management – ignore by FOS management – after three letters to Santander and several attempts to get the people involved to recant their decisions Santander Legal Department warned me that I might face action if I did not stop

Fine I made the Report to Action Fraud – January after FOS closed the File – website difficult – no idea if City of London police are involved or not .

As a result – the Interest Only Mortgage – subject of an Abuse of Position in 2006 -- present an issue the end of Term was May 2021 so we are faced with Santander taking Court action to take possession.

We are instructing a Solicitor to enter a Private Prosecution – where we allege that a Member of FOS staff committed an Abuse of Position – Fraud – jointly involving a Santander Bank who we also allege committed Fraud S2) by False Representation -- we allege that the Case Handler then committed Fraud under S2) making False Representation.

A secondary episode – involves a Ombudsperson – who investigated my accusation of collusion and she supported The Fraudulent Findings and Decision letter – Alleged Fraud s2) Fraud by False Representation

The an Ombudsman was called in to “take a Fresh Look” – No mention of the Genuine Complaint

Fully supported the out of Time ruling arrived at by the Fabrication of a Fake Complaint Fraud by Abuse of Position and also because this was a “Final Decision “ made to us and Santander Bank Fraud s2) Fraud by False Representation

This came to light and I complained to CEO Delfas two weeks after Ms Delfas was making bid Publicity about “Scams and Fraud “ what companies should do to combat it----- Four emails and she has not responded to one - gate keeper responded to one – with a fob off reply.

I raised this with CEO Bostock Santander – passed down to an executive – Your compliant is being dealt with by FOS – Do Not make contact again – I responded that I was Making a Fresh Compliant to Santander 2021 -2022 – That Ms Denton a Santander employee had jointly with Mr Williams FOS committed a Fraud as a Response to the Genuine Historic Complaint – Passed to Santander Legal Department—Denied any Fraud had taken place

Baroness – I believe that there is an attitude of Lying and deceptions misinformation and Govt Ministers and MPs filling their pockets with Taxpayers money – this can be seen and others say if they can do it ---

We have Good Law Project and we Crowd Fund this effort to hold the Govt to account

Where is the Serious Fraud Office – oh yes Tory Govt ripped the heart out the Police – they just do not have the manpower to investigate.

In our case, My wife refuses to believe that these individuals did what I have reasoned from the facts – that the FOS state that they are Independent-Impartial and Fair –

FOS was a response to consumers not being able to act against dirty deeds – when legal Aid was cut

A Free to use service – but there is No Redress of their decisions – other than Judicial Review which does not review the facts of the Complaint just a fail of the systems. After FOS to take it to small claims – first thing is “You have had the Ombudsman look into this and they are Independent – you are wasting the courts time”.

To be absolutely clear – had I not made that subject Access Request I would have been floundering trying to raise questions about a Complaint which did not have anything to do with our Genuine Complaint --- 4 years of Financial hell then 10 years of harassment- Court Order and they wanted to get me to alter it all –

I was confident that our Complaint would be upheld and Santander would have to make Restitutions and a reasonable Compensation - 2006 Abuse of Position -- 2009 took Court action being aware of the 2006 Abuse of position Fraud --- 2009 Fraud by omission of Facts which would have had a different outcome 2020 Breach of Confidentiality and Abuse of Position re Facts which they passed to third Party namely Solicitors. A reasonable Compensation by the FOS = £500,000 for 14years and three Frauds

Bang - five months of lies and deceptions Fraud and bully boy tactics by the body supposed -to hold fraud to account. In 2020 heading to Xmas I offered to settle with Santander £200,000 and the deeds to our property with all charges paid. Ignored -- FOS uphold complaint maximum awards

2006 Fraud £160,000 -- 2009 – Fraud by Omission £160,000 - Breach of Confidentiality- Fraud s2

Max £355,000 a Maximum £675,000 we were looking to argue for £500,000 as reasonable for 14 years of upset-

Criminal Fraud 2021-22 dealt with as a civil case at FOS – would have needed a Maximum on all issues over a £1 million – if you look at this part – Santander – could have settled 2020 – they feel that they are too big for people to challenge in Court –Yes but 4x Individuals who have clear written evidence against them – are to be prosecuted as individuals –

Baroness – can the Financial Ombudsman and Santander allow their employees to face allegations of Fraud in Court – I have no idea what the motivation was for these people to be prepared to commit Fraud – it is not that they changed a few words – they actually fabricated a Fake Complaint – clearly a dishonest action – there is no way that they did not know that they were blocking our Complaint -I have considered that these people Conspired to pervert the course of Justice – since the Ombudsman is a Quasi Judicial body.

Baroness I wish you luck – I would suggest – improvements to the Magistrates courts and legal aid – apply pressure to companies to settle disputes- Jail time for Fraud should be made more Public and Fraud cases should not take several days – 50% of the facts should be agreed prior to Court.

18 March 2022