

## **Les Stirling Plastering Contractors Ltd – Written evidence (FDF0021)**

Our extremely successful Company of 30 years was destroyed by Barclays Bank staff committing Forgery and Fraud by Making False Instruments, Fraud by False Representation, Abuse of Position by omission, and Failing to disclose information they had a Legal duty to inform us. Aided and Abetted by Collusion with their lapdogs the Financial Ombudsman Service.

### Fraud Landscape

1. What fraud risks are UK a) individuals, b) the Government and c) businesses particularly vulnerable to today, and what are the reasons for this? NA
2. What future economic and technological developments are likely to impact how fraudsters seek to commit crime over the next five to ten years, and how might these be prepared for and mitigated? What role can technology and tech companies play in combatting fraud across this timescale? NA.
3. Is fraud and its victims treated as a priority? If not, what are the reasons for this. The Committee is particularly interested in responses that can explain any barriers preventing effective counter-fraud cooperation within Government, law enforcement, the public sector and the private sector.

I can only detail my own experience of what it's like to try to report Forgery and Fraud committed by a bank on its customers. It's a totally pointless exercise. I reported it to the Police, FCA and FOS. In my own experience victims of fraud are ignored by all agencies if a bank is involved if it was the other round I'd be writing this from Gaol.

4. What is the role of international actors in the UK's fraud landscape? What are the barriers to tackling borderless fraud? NA

### Action to Tackle Fraud

5. How effective is the current structure for policing fraud? How successful are the City of London Police, including Action Fraud and the National Fraud Intelligence Bureau, at executing their role as the lead police force for fraud?

In 2007 a Forged Legal charge was put on the Land registry for and on behalf of Barclays Bank. In 2015 Barclays Bank staff committed Fraud by forging and altering documents and making false Representations. So we took our evidence of Forgery and Fraud committed against our business and myself and my wife individually to our local police and the FCA. The police did initially investigate but said as they can't prove who the forger was they can take no further action. The FCA then made the most baffling and ludicrous statement I've ever read to not investigate the bank. I quote, "because no crime was committed in 2007 so no crimes can be committed at a later date" inexplicable!

6. Are sufficient resources available to Government organisations (such as the Serious Fraud Office and Crown Prosecution Service) and wider police forces to tackle fraud and support victims, and how should this be addressed if not? Answers need not be limited to financial resources.

The police are obviously underfunded but it's more about the wherewithal to actually do anything even though we have given the police irrefutable evidence that Forgery and fraud was committed in 2015 which in our opinion was to attempt to cover the forgery. The police are now saying the actions of the bank staff do not fit their criteria of Fraud. But they did originally investigate and this change seems to have been the result of a conversation between the DI head of Notts Police Economic crime unit and the FCA. We do not know what was actually said but the investigation was killed stone dead. Law enforcement seem to be scared of banks.

7. What are the responsibilities of the private sector in protecting the public against digital fraud? How can a balance be achieved between the need to tackle digital fraud whilst supporting the growth of these sectors? To what extent is work done to combat fraud across the private sectors undermined by siloed or independent working practices?

We have reported the bank's staff actions to Barclays the offences are in direct contravention of Barclays economic crime statement but the bank has ignored our complaints.

8. What are the legislative or regulatory impediments to sharing fraud risk data across and between the private and public sectors? For example, to what extent does General Data Protection Regulation (GDPR) limit data sharing? NA

9. What is the role of the individual in relation to fraud? Are consumers well informed about the risks of fraud and how to prevent them? If not, which bodies or organisations should do more to ensure this? What are the most effective methods of educating the public about fraud crime and prevention? NA

## Legislative Remedies

10. What is your assessment of the Fraud Act 2006? What has been the impact of the Act and is it having any unintended consequences; if so, what are these?

If it doesn't get used by the relevant agencies when you give them irrefutable evidence, then to be honest it's a pointless Law.

11. Is existing legislation effective in tackling the increase in modern forms of fraud? If not, is there a legislative remedy, or should fraud be addressed primarily through implementation of existing provisions? Answers may refer to existing mechanisms such as increasing the scope and powers of regulators. You may refer to any legislation and are not limited to the Fraud Act 2006. NA

12. Is the current system in place for prosecuting fraud cases working effectively? If not, what are the key barriers to prosecution?

The agencies that are tasked to prosecute fraud won't prosecute the perpetrators if they are from a bank.

13. Are sanctions and penalties for criminals who commit fraud an effective deterrent against future criminal activity, and if not, what might be more successful? Respondents may choose to refer to penalties imposed by the judicial system or by specific sectors.

They would be if the relevant agencies used the Fraud Act.

#### Best Practice

14. What lessons can be learned from effective policy interventions and schemes both in the UK and overseas?

The USA actually take action against banks in 2019 Barclays were fined \$2Billion for committing the same crimes as they committed against us. This should shame the UK but we all know it's the City of London and banks that run this country.

15. Can you suggest one policy recommendation that the Committee should make to the Government?

A complete overall of the FCA and Financial Ombudsman Service as they are in the bank's pockets and actively covers up bank's criminal offences as in my own complaints. They are clearly not fit for purpose and can only be described as a criminal organisations solely for the use of banks their paymasters to cover up their offences. FOS has committed the offence of 'Perverting the Course of Justice' for Barclays to cover up the banks offences. We have reported this to their Independent Assessor but will be a waste of time in our experience. They will close ranks as we experienced in a former complaint.

The only remedy we currently have is take the bank and FOS to Court in a Private criminal prosecution. Why should a Private individual have to pay their own money to get Justice because the agencies that exist won't take any action?

We can now show using the banks own internal documents that FOS was forced to give us by Parliamentary pressure which our own MP staff pushed for by writing to different government departments.

*21 April 2022*