

OPEN LETTER

WRITTEN SUBMISSION on Tuesday 20th March 2018

Concerning the Conduct and Contempt of Parliament by Sir Howard Davies, Chairman & Mr Ross McEwan, CEO of RBS re GRG.

To the Chair and all the individual Members of the Treasury Select Committee,

(This is an Open Letter primarily addressed to you, but also widely circulated to many other interested parties).

Copy: Andrew Bailey, CEO, FCA

Call for Treasury Select Committee to:

(1) Report alleged “Contempt of Parliament” by officers of RBS (past and present) – most recently by Sir Howard Davies, Chairman & Mr Ross McEwan, CEO - to the Speakers Office for Parliamentary investigation.

(2) Hold Sir Howard Davies, Chairman & Mr Ross McEwan, CEO at RBS who have failed to show “exact integrity” in relation to their misleading the Treasury Select Committee to account and have them fired by the Board and see them banned for life from Financial Services under the Senior Managers Regime or other such legislation by the FCA with immediate effect.

Declaration of Interest: We the undersigned are affected by RBS – GRG.

Original Author: Mark Banister, RBS Customer & GRG Accuser
markbanister63@gmail.com

Reviewer & Contributor – R Neil W Mitchell, Customer & RBS Campaigner

Please Note that both of us are prepared to appear before the Treasury Select Committee to give ORAL Evidence if called upon.

Dear Chair and individual fellow Members of the Treasury Select Committee,

We write to thank you all for your sterling efforts thus far connected to the RBS – GRG inquiry by your Committee.

The “official” publishing of the long awaited S166 Promontory Report into RBS – GRG by the Treasury Select Committee will prove to have been a seminal moment when the history of this lamentable injustice is written.

However, there are some matters that we must ask you to consider as they are deeply troubling and require your attention and immediate action.

- It is now irrefutable that a considerable amount of the written information / evidence and verbal testimony the Committee has received from RBS (most recently from Mr McEwan - CEO, and Sir Howard Davies - Chairman) has been inaccurate, miss-leading and worse, self-servingly false.
- The illustrations are numerous – none are trivial, most are extremely serious and material. You and your secretariat are familiar with the specifics. Repeatedly you have asked a question, or received replies only to query them and subsequently receive additional information that irrefutably shows the first as wholly incorrect, often diametrically opposite to the original assertion, and importantly had you not asked for additional information and clarification, a deceit would have been perpetrated and stood. -- This repeated behaviour is completely unacceptable and cannot be tolerated, it demands action.
- This behaviour is not new. RBS and its representatives have been telling the Committee falsehoods since the inception of the Committee’s earliest enquiries, now of many years duration. This behaviour cannot continue to be tolerated. Justice delayed, is justice denied. – Timeliness is therefore of vital importance to victims, it has been more than 10 years already for many, and for some, far longer than that.

1. The charge: Sir Howard Davies and Mr McEwan, respectively Chairman and CEO of RBS. – Have repeatedly deceived the Public and Parliament in testimony and communications, acting as serial dissemblers and consequently have not shown the required “integrity” commensurate with their leadership positions, much less “exact integrity.”

It is our assertion that tolerance of this behaviour brings Parliament and its authority into disrepute. Indeed, this is a view self-evidently shared and espoused by Mr Mann MP since he raised this specific point when the two aforementioned RBS executives appeared before your Committee on 30 January this year (Q147 – etc. - Q162), and similarly raised it with Mr Bailey of the FCA when he appeared before the Committee on 7 Feb 2018 (Q204 – Q205 – Q206 [the latter especially] and related answers from Mr Bailey). We trust this is a perspective that is similarly held by the remainder of the Committee, both as individuals, and as a collective.

Assuming this to be the case (a majority of the Committee agree with Mr Mann’s proposition, though preferably, one would hope it is unanimous), might we ask how the Committee intends to hold the individuals concerned personally to account for these numerous abuses, falsehoods, and their repeated failure to be completely transparent, candid, and honest towards the Committee. – The exact words used by these individuals, and whether or not they constitute a precise lie defined are open to ceaseless debate. What is not a matter of debate, and is absolutely material, is the endless denial and intentional obfuscation of the truth, falsehoods and calculated deceptions, or as Mr Thomas Smith would have phrased it, and as Mr Mann MP so pertinently reminded us, their complete absence of; “Exact integrity.”

The expectation must be that everyone irrespective of position, power or influence when in front of the Committee will “Tell the truth, the whole truth, and nothing but the truth” – irrespective of whether or not they are formally under oath, for anything less makes a mockery of Parliament and its related authority.

2. The Treasury Select Committee must act to prevent Parliament falling into disrepute by tolerating intentionally evasive, vague and ambiguous and equivocal answers, let alone false witness, and thereby the tacit acceptance of Contempt of Parliament.

What sanctions and public rebuke does the Committee intend to apply or encourage / see others apply (see the FCA acknowledge and act upon (Q: 206) - and related answer) so that your Committee and Parliament more widely highlights its absolute and unqualified disapproval and rejection of this abuse of Parliamentary authority, and more importantly acts decisively to ensure it ceases.

For unless you as individuals, and your Committee as a collective are overt in maintaining the standards of honesty probity, clarity and accuracy of testimony necessary for the success of your enquiries (and all others conducted by Parliament), then you must be, and will be, directly responsible for undermining the very authority that your enquiries and Parliament itself relies and depends upon. In effect undermining our democracy, and beyond that the application of the rule of law. To quote Edmond Burke – **“All that is necessary for the triumph of evil, is that good men do nothing.”**

You must act decisively, and visibly so in the Public domain, without any further delay. For if these misdeeds and abuses continue to go unpunished, and are seen, as now, to have no consequence, then you invite and affirm your acceptance of such wrong doing, effectively sanctioning at will its continuance.

In a Court of Law these acts would be described as perjury and attract the contempt of Court. They would not be tolerated, resulting in strong and immediate sanction applied without hesitation sufficient to deter others, and to maintain the Courts authority as required. Your position and that of Parliament is no different, and demonstrably far more crucial, contempt of Parliament cannot be tolerated.

3. The intentional use of Weasel words to frustrate honest enquiry. What defines Contempt?

We are keenly aware of the significance of what we advocate, and do not do so without due consideration of the consequences, however conversely all of you must be similarly aware of the grave consequences of any failure on your part to act, and the resultant undermining of Parliamentary authority.

The all-pervading nature of the abuses these men and the company they lead, RBS, have sanctioned and pursued, which continue even now. – Spending our taxes to financially assault us – was, and is, unconscionable enough, and certainly perverse in the extreme. – However, despite the overwhelming independent evidence and findings of the Promontory Report of *“systematic and widespread abuse.”* And irrespective of RBS’s as spoken by Sir Howard Davies and Mr McEwan intentionally hollow, empty, false, meaningless, intimation of expressions of regret and hints of contrition, but critically no absolute admittance of wrong doing, or acceptance of liability, indeed not even legally meaningful remorse.

Their best offering being the contemptuous purposefully calculated legally nebulous allusion.... *"We did not get this right; We did not treat our customers well; We did not do a good job with these customers,"* each variant being in context a heinous contempt of decency; each a further assault intentionally perpetrated on the victims; each use a further confirmation of a total lack of sincerity, morality, or ethics, displaying not a single atom of the required "exact integrity."

Madam Chairman, fellow Committee Members, we would respectfully contend that the use of these phrases is in effect a contempt of Parliament, precisely because they are legally nebulous, not straight forward, lack absolute honesty, and candour by intent, and are deliberately employed as an intentional deceit purposefully to frustrate not address Parliaments legitimate questions, just as you slightly "testily" observed in evident frustration in (Q: 115).

Failure to answer honestly and fully is a contempt itself, it doesn't require a "lie" to be considered contempt, the swearing process gives the clue to this where the expectation is that you will.... "Tell the truth, the whole truth, and nothing but the truth." -- The expectation is of total candour, honest answers that are factually correct, and as meaningful and explicit as possible, NOT the intentional use of words that are nebulous, utilised to frustrate legitimate questions, or answers that are plain simply wrong and proven so when asked for confirmation. These acts must be considered contempt before Parliament just as they ARE (would be) in a Court.

The important thing to understand about these words and statements so oft repeated, and universally relied upon by the Bank, *"We did not get this right..."* is that they are expressly intended to address absolutely NOTHING, a step to the left, a step to the right, and carry on as before. Deliberately and specifically crafted to deflect honesty, or any criticism levied, much less a just resolution of anything. It has worked, for as we shall see, to date no one in authority, including your Committee, has called them out, and stopped them. – A simply horrendous indictment itself.

The reality of course is that the Bank endlessly speaks only with these "weasel words" intended to give the allusion and appearance of absolute reasonableness and contrition, while in truth they act as a veil and cloak to deflect and defuse, while the bank continues to defend its position with consummate and undiminished zeal.

Intentionally denying the majority of the oppressed any effective application to justice and redress, despite claiming to do so via a sham redress scheme. A scheme that should more aptly be renamed a scheme of intentional "Deceit, Denial, and Dismissal," for that is its purpose and function. Please see Mr Wes Streeting MP (Q: 189 - 194) where he displays a clear understanding of the problem, along with others on the Committee.

-- And most contemptuously of all, done with the stench of FCA anointment and sanction, which itself beggar's all belief. – More on those contemptible charlatan's another time (yes their turn is coming too), but first they have a vast amount of long overdue enforcement work to undertake.

4. The danger of bringing the Committee into disrepute and therefore Parliament through a failure to act.

When as a society we readily jail others for minor comparative felonies, any failure to "simply" remove and disbar Sir Howard Davies, and Mr McEwan from holding such important positions forthwith, cannot be deemed acceptable. Your Committee's continuing failure to say so unequivocally and call for this immediately from those that have the relevant powers (The FCA), is of grave concern, and rightly must call into question the Committee's judgement, as well as the reasoning behind its own failure to act hitherto.

-- Especially when these circumstances were clearly plain to see previously (the testimony of Messrs Sullivan and Sach), but post the Promontory report, there is an overwhelming body of undeniable and irrefutable evidence available that neither Sir Howard Davies, nor Mr McEwan have been unerringly candid and forthright with your Committee on all occasions. Neither have they demonstrated any integrity, much less the required integrity, let alone "exact integrity" which should be the bar for men in their critical public positions, as leaders of such an important Bank, at the heart of our country's financial system.

Given their undeniable failures these are not suitable men to be running such an important Bank that reaches so far, and is unavoidably deeply imbedded into every fissure of our society.

A clear message that the law applies equally to all, irrespective of position and power, is already overdue, certainly required, and especially given the ceaseless deceptions and malfeasance these men are responsible for and continue to perpetuate as the principals of RBS.

Indeed RBS's 70,000+ staff deserve to be led by better men, who actually know what "honesty" and "integrity" is, practise and apply these values to everything they do, something these two men demonstrably do not do.

Let us not forget that whilst assuring the Committee they had changed the Bank's ethics and values, reforming the culture, proclaiming an organisation transformed where the expectation is that ALL staff will now abide by and utilise a uniform set of guiding cultural standards and ethical principles encapsulated in the Bank's new 4 core values...

Comically, but all too presciently, when asked to recount these 4 core values by you, neither man could remember the fourth and most important, most apposite and pertinent of all..... *"Do the right thing!"* It rather aptly illustrates the wider point, and certainly tells the Committee everything it needs to know about these men's "core" problem.

5. Example 1: – False claims by Mr McEwan of cultural change and false testimony related to personnel in GRG and the newly renamed Restructuring dept. correctly described by you as "rebranded".

This lack of knowledge and precision, and we would suggest the false presentation of a superficial veneer of change in culture was similarly and further highlighted when Mr McEwan admitted that the head of the rebranded former GRG unit, now renamed Restructuring, was none other than – you guessed it - the former head of GRG, one Laura Barlow.

Mr McEwan asserted *"to my understanding there are only two, including the head of restructuring."* at senior manager grade and above who previously worked in GRG, one of the two being Mrs Barlow. Mr Hosie MP (Q: 206) asked quite correctly for confirmation... *"You are convinced that there has been a fundamental change to the culture within that (group)."* Mr McEwan replied *"Yes, I am."*

So all is clear, and all is well in the world, a pity the team leader wasn't changed, but everyone else bar one is new. So it is just about credible, at a stretch, to believe Mr McEwan's claim that real meaningful cultural change has been actively managed into place, as an affirmative policy objective set by the Board, that he and Sir Howard both spoke to with great alacrity, and assured the committee had been achieved.....

Except.... it transpires when Mr McEwan replied to your request for confirmation of his original testimony, (that importantly would have stood as a clear deception if you had not challenged his testimony) that..... of course it wasn't 2 managers that were the same.... it was 2 that were

different...! 32 of 34 remaining the same, or 94% being the same managers as before, still in post, still doing the same jobs, still using the same techniques just as before, simply rebranded to a new name.

This is yet another illustration of the ceaseless shameful deceit and deception by Sir Howard and Mr McEwan to your Committee, and more importantly still, on the Public, who because of the Banks position in society must rely upon the veracity, accuracy and ethics of these men. This illustrates precisely why the Public cannot rely on them.

According to Mr McEwan we should not worry because (the aforementioned Laura Barlow is a... *"fantastic leader of high integrity and is doing a sensational job of turning this business operation around....."* presumably utilising the exact same talents she displayed under the old GRG name! It would be comedic, if it weren't true.... but sadly it is true,.... and it is not funny either.

The Treasury Select Committee and Parliament cannot continue to accept this deceitful testimony and flagrant disregard for the contempt of Parliament.

And where does that credibly leave the implementation of real cultural change? Just like Sir Howard's and Mr McEwan's deceitful testimony we suspect. They can point to some nice shiny new policy directives that flatter to deceive, acting as a cloak of decency disguising the same old leopards still in place, that are far too long in the tooth now, to have any realistic or credible chance of changing their spots. Cultural change is substantively a figment of Mr McEwan and Sir Howard's imagination..... blowing on the wind of expediency.... that's the stark reality.

No CEO and Chairman of a Bank should come before you in Parliament and talk such utter "rubbish" without consequence. It is not acceptable to "fly kites and wing it" either. Testimony must be accurate, fulsome and fundamentally honest. We therefore suggest, as set out previously, this is Contempt of Parliament, but irrespective it is certainly completely contemptible, intolerable, and cannot be permitted. And certainly does not meet the "integrity" threshold required of any person, much less "exact integrity" necessary for men in their positions.

The dark reality is that GRG – Restructuring, name it what you like, are the same people, doing the same job, utilising the same methodologies, and mechanisms as previously, led by the same woman, just disguised by a new name and banner. --- No one is fooled.

-- And in context Mr McEwan MUST have known that, while his testimony left you and every other listener with a diametrically opposite impression, a false impression, a factually incorrect impression, in a known false answer, he freely chose to give. -- ENOUGH. --

Treasury Select Committee you have been "played" yet again by this shameful duo who "lied and deceived you" because given the importance of this subject – the exclusive topic they came to speak to you on – to plagiarise the authors of the Promontory Report,- it is completely reasonable to have the expectation that this is something they *"knew, or should have known."*

They did it, you know it, we know it, and now the world can see it, **so act.**

Censure Sir Howard Davies and Mr McEwan for a complete lack of discernible "integrity", inform the FCA and demand they take action consistent with the answers Mr Bailey gave on 7th Feb 2018 (Q: 205 - 206) . Clearly given the pre-eminent position and roles both men hold at RBS, your Committee must leave the FCA under no illusion that your expectation is they be gone immediately without any delay, with no deferred departure, or subsequent consultancy contract. Gone for good.... (there's a double-entendre, and they both apply).

Similarly, their swag bags must be empty on departure, devoid of any bonuses for failure or “golden parachutes”, in summary everything clawed back, that can be stripped away from them.

If the Committee fails to uphold basic standards and reasonable expectations of fundamental conduct before Parliament (or indeed anywhere else) then the public perception will rightly be that you are responsible for permitting the flagrant acceptance and tolerance of false testimony, and intentional obfuscation in evidence, and thereby undermining Parliaments authority, and bringing it into disrepute.

You must act, there is no reasonable or credible alternative.

6. Historical evidence. Missed opportunities by the TSC to act and reduce the unnecessary burden on Victims, who need and deserve timely action.

You cannot in good conscience recognise the plight of victims and empathise with them as you all publicly do on the one hand, and then with the other hand be a part of the problem by failing to act vigorously to address wrong doing and deceit, much less in a timely manner.

It is therefore gravely disturbing that the above testimony and subsequent revelations that follow are already well known to you and the Committee, and yet you did nothing?

What explanation can you legitimately offer for ignoring such obvious false testimony and malfeasance? Sadly this failing places the Committees reputation clearly at stake now. Has its own ethical “integrity” been compromised to political expediency or some other malevolent force or pressure?

Or has it decided this wasn’t false witness, and if so on what credible basis did the Committee reach such a conclusion? Re read the transcripts with consummate care. The words... “To my understanding” means in context,... To our knowledge, and is immediately followed by a statement of absolute fact which is the critical meaningful information... “there are only two...” then additional knowledge is affirmed to the reply by saying... “including the head of restructuring.”

If Mr McEwan or the Committee now seeks to suggest this wasn’t a clear illustration of false witness and evidence then our response is that Mr McEwan should have said simply; “I don’t know” or “I am not sure”, but he did not. He made an assertive statement, and in so doing gave false witness, which would have stood had not Mr Hosie MP questioned it, and sought confirmation. The third and only other possibility is that he deceived you out of genuine ignorance, but that has its own concerns! – and certainly demands he be fired immediately – So in context this explanation is palpably unbelievable too given the focus of attention he and Sir Howard have applied to this entire GRG matter. – He knew (or should have known) exactly what was going on, there is no credible retrospective way of suggesting otherwise. There is nothing that provided the slightest equivocation in Mr McEwan’s original testimony that would absolve him now, or the Committees most unfortunate lack of action hitherto.

Furthermore if your forebears on the Committee had actively pursued the reprehensible behaviour of Messrs Sullivan, Sachs and Sir Phillip Hampton (past Chairman of RBS) and his pitiful explanations and excuses relative to the absolute lies and deceptions spoken by these two former RBS executives, and their associated display of total contempt for Parliament. This debacle might very well have been addressed a long-time sooner, and certainly would not have so emboldened RBS to this day, nor so cruelly further tortured victims with depression, despair and delays in the long road to restitution, something you all acknowledge as necessary.

This Committee must not squander this opportunity / obligation to act when the current continuing deceit is so demonstrable.

You and all Parliamentary Committees need to have the clearest understanding that what you do in cases like this,... is of immense consequence. It really matters, especially to the oppressed. Your work is of the utmost importance and should not be undertaken in a cavalier manner where witnesses are permitted to abuse Parliament and basic decency.

All Parliamentary Committees must from this point forth operate a known Zero tolerance policy in respect of testimony. Only then will these most regrettable circumstances be avoided.

A full report can come later when your ongoing enquiries are completed, none of which will be disturbed by taking this necessary action now against these men.

We therefore remind you all personally, as well as a collective Committee of two things.

- Your own need for “exact integrity” in the face of these lamentable deceptions.
- Edmond Burke – **“All that is necessary for the triumph of evil, is that good men do nothing.”**

7. Example 2: False Testimony by Sir Howard Davies and by Mr McEwan in respect of the most significant widely discussed illustration of cultural abuse in the entire Promontory report. An illustration of intentional dissembling and spin to expressly present a dishonest assessment of the culpability and scale of malfeasance by the Bank to Parliament, the Committee and the Public. – We refer to the “just Hit Budget Memo.”

Not unreasonably the Treasury Select Committee Members need a body of evidence so they can be absolutely sure before they act. Permit us to assist with further examples of the sheer effrontery of these men, least anyone of you remains confused by, or still inclined to believe all this cultural change “hogwash” that Mr McEwan and Sir Howard attempted to deceive you with...lest we forget:

- Victory emails celebrating another innocents bankruptcy,
- The conflicts associated with the dept, being a profit centre for the Bank, that wasn't a profit centre for the Bank, that actually was a profit centre for the bank dependent on whose testimony the Committee chose to believe, but never mind it was all an innocent honest, dishonest, honest, dishonest confusion etc., etc.
- The conflicts of incentive pay.
- The competing objectives of the GRG Unit according to Promontory.

Sir Howard stated that the “Just hit budget” was not widely disseminated in testimony to your Committee ((Q:158) and more broadly thru' Q: 162) .

Bear in mind that Sir Howard knew precisely what the Promontory report said, he had had it for many, many months, in fact more than a year. –

Whereas you had not seen the Promontory Report, and did not know what it said, indeed a report you were never meant to see, and didn't know the detail of at the time you interviewed Sir Howard, and asked your question....

Sir Howard answered thus... *“On that, Mr Boorman gave his answer to you a little bit earlier, and I would accept his answers. He pointed out that that memorandum – the “Just hit budget” memorandum – had originated in one regional office, and had possibly been circulated to another regional office. There is some doubt about whether that really occurred or not. Therefore, it was not widespread...”*

Sir Howard **lied** to you and just as deplorably was “economical with the actualité” in reference to the distribution and dissemination of the document.

– See we have said it out loud in bold black writing, without Parliamentary privilege that all of you Members of Parliament enjoy, which highlights just how completely irresolute you have all been in permitting this deceit to pass, with all its attendant consequences for Parliamentary authority, the rule of law, and justice for victims.

Shockingly it takes us to do what you should have done, but have been too timid to do.

As we noted previously the Committee cannot credibly proceed like this, you must call falsehood out, without delay, precisely because it matters to all of society, the ethical values it depends on, and of course the maintenance of Parliaments authority, and the rule of law.

So to quote accurately from the Promontory report on page 115 – it states; *“The “Just Hit Budget” document was widely circulated. The content and tone of the document were never challenged at a senior level”*. – It also continues... *“Additional training sessions focusing on income generation were scheduled where the “Just Hit Budget” document was used. These training sessions may have been for new staff but there were indications that existing staff may have also been required to attend.”*

The Promontory Report continues on page 116 where in Para; 3.3.92 it states; *“The “Just Hit Budget” document and related material showed a day to day management focus on “how to get a customer to agree chunky fees and upsides and thank you for it.” The tone of the document, that was widely circulated to all BRG staff within Office K and was sent to at least one other regional office at the time, and appears never to have been challenged at that time (including by the Regional Director who was aware of its circulation at the time), was indicative of an unprofessional culture that set little store by the interest of the customers handled by GRG. Rather customers were viewed as “opportunities.”*

More remarkably still Sir Howards testimony to the Committee came after Mr McEwan had written to the committee on the 9th January 2018 portraying the document as written by a “Junior manager” then stating, *“.....the document was not widely distributed. It was circulated within one regional office and had limited distribution within two other GRG offices (one in the UK, one overseas). At no time did it form part of GRG or RBS policy.”* This was the “context” that Mr McEwan sort to portray.... For instance in suggesting dismissively it was written by a junior manager and that it was not policy.... YET he expressly omits the reports context that.... *“appears never to have been challenged at that time (including by the Regional Director who was aware of its circulation at the time), was indicative of an unprofessional culture...”* Clearly and indisputably the Promontory Report actually stated the diametric opposite of what Mr McEwan entirely falsely led you to believe. Both as to Senior staff sanction and cultural policy.

Our contention is Mr McEwan displays a shameful and wholly intentional distortion of the truth, leaving the reader with an impression entirely contrary to what the report actually specified. This is another flagrant example of serial, intentional deceit and dissembling, which cannot be tolerated by your Committee.

Source: <https://www.parliament.uk/documents/commons-committees/treasury/Ross-McEwan-RBS-GRG-090118.pdf>

The Committee must remember in context that both men at all points in time were speaking to a document they had had for over a year, knew its contents assiduously, and its core message and thrust..... BUT critically they also knew, you had not seen it, and did not know what it said.

We therefore leave you with some more key passages from the actual report to permit you to decide whether any part of their testimony either written or verbal was NOT a deceit, and abject denial of the reports central thrust and message.

The Promontory Report continues on page 116 where in Para; 3.3.92 it states; *This was reflected in the wider management environment. The "Just Hit Budget" document might not be significant were it clearly an isolated example of poor management judgment. However our work has suggested that the attitudes to customers and the priorities of the role of GRG staff that the author(s) so graphically illustrate were not isolated, but were common in the culture of GRG at the time. That culture of deal making, with its focus on the financial interests of GRG, placed little weight on the stated turnaround objective of GRG, and less still on the fair treatment of customers."*

In the conclusion to this entire section, the report sets the "context" of the "Just Hit Budget" memo and its relevance to the "true" Policy of RBS and GRG prevailing at the time.

Promontory Report Page 117: 3.3.98. *"The language used and the frequent references to income generation that we saw in the material that was provided, which is clear from the "Just hit Budget" document, was cogent evidence of an inappropriate concentration on this aspect with far less regard for the turnaround of customers or their fair treatment. These themes emerge from a number of offices and were not limited to Office K."*

3.3.99 – *"We have concluded that there was a general failing to establish and oversee balanced and appropriate objectives for staff to deliver GRG's twin objectives. This was not in our judgment a result of idiosyncratic decisions by local managers, but was endemic in GRG's arrangements in respect of those dealing with SMEs. This was a failing that GRG management was aware of (or should have been aware of), but the steps necessary to start to address the issues we identified were not taken until the very end of the Relevant Period."*

Suffice to say that both Mr McEwan and Sir Howard's testimony stands no accurate comparison to the report, and as such was a known and intentional deceit perpetrated on the Committee full in the knowledge that at that time you did not have sight of the report, and therefore were in no position to contradict their statements.

We put it to the Committee that every aspect of their material testimony was false. But of even more importance, they both actively sort to knowingly create an entirely false perception of the Report, and the truth it was intended to convey.

This isn't chance both men actively chose to mislead and give false witness and evidence to the Committee, on separate occasions, in both written and oral evidence to the Committee, making no attempt to correct earlier falsehoods either. There are no acceptable explanations, this is symptomatic of their actions, and approach, and illustrates beyond doubt why they must both resign with immediate effect. And similarly, why the Committee must actively pursue such actions if they haven't done so of their own accord first.

If you tell the truth it becomes part of your past. If you lie, it becomes a part of your future. - unknown

8. Commentary directly to Sir Howard Davies and the Bank more widely in respect of the authors family position, and his broader views about how to address the inevitable difference of view such a charge must very likely induce.

Sir Howard and Mr McEwan when you read this, don't waste my or other taxpayers shareholder funds on an expensive legal letter like you did to Clive Lewis MP, because I don't give a damn. Not out of bravado or ego, but rather out of principle.

My father had two brothers, men who would have been my uncles had they lived, both of whom sacrificed their lives in their early twenties in the second world war, like so many others, in defence of this land, and its values, so that we, including you, might be free.

So when I mention principles what I concisely mean, is that I will not defile their memories, and what they and innumerable others died to defend, so that we might cherish, value, and uphold the values they died for, not debase them as you have done. Shame on you both.

Sir Howard and Mr McEwan act like men and come and look me in the eye and answer all the other victims face to face on camera with 12 good men and true acting as jurors and let the cards fall where they may in judgment of who is right and who is wrong. But do not act like spineless wimps hiding behind some shyster lawyer for hire.

Better still for the second time in your life Sir Howard just resign and skulk away like the unethical, unprincipled, morally bankrupt, deceitful individual you self-evidently have become in respect of this affair....and Mr McEwan you best follow Sir Howards' lead too.

"I don't tolerate liars, I'm a nice person, not a stupid one." – Unknown

(P.S. Don't you or anyone else in RBS dare to alter or amend or do anything that varies the loans to the Partnership which is entirely legally separate from myself and the views I express here. Parliament and the Forth Estate are watching. Any attempt to silence me or hurt them would simply confirm everything that RBS has been accused of, and would demonstrate in the starkest terms that nothing material by way of claimed cultural reform has in fact changed).

9. The self-evident probable perspective and contempt that RBS senior management have for the Committee and the wider public / customers.

So as we see the predilection for the truth by Sir Howard and Mr McEwan didn't last long did it? So no fibs there Sir Howard and Mr McEwan just another honest, dishonest misunderstanding, just like before, and like every other occurrence, no need to worry, just apologise to the gullible, oh so desperate to believe naïve Members of the Treasury Select Committee, carry on as always. Same old strategy, worked last time, worked the time before that, bound to work this time too, they're green and trusting, desperate to avoid having to commit, in the final analysis they might be indignant for a while, but nothing more. They might have a little moan, we can apologise and hand them a pyric victory, but they never actually do anything, they're politicians after all! It will be Ok, it always is, it's the British way; Jaw, jaw, but no, war, war... Basically clueless and gutless!

-- This is how RBS perceive your Committee and judged on performance and outcomes they are RIGHT TO DO SO in the absence of action by you in the face of such transparent deceit.

Why on earth would they respect you? Judged unemotionally, the Committees indecisiveness, and total lack of tangible action has now descended into farce.

Clearly these men and the Board that sanctions and approves all this nonsense has demonstrated a total lack of judgement and as such are liabilities. **Sir Howard and Mr McEwan must resign, or be forced to do so immediately, while the remainder of the Board must all go over the medium term, once it has been fully reconstituted and renewed.**

- The staff deserve to be led by better,
- The customers need and require to be able to rely on better.

This is not supposed to be some back street loan shark operation run by amoral, unprincipled, dubious serial dissemblers, who lie and deceive Parliament, the Public, and their customers. It's the second biggest domestic retail bank in the Country for goodness sake, it has to be led by people of unimpeachable veracity, ability and integrity, not people who, destroyed us and brazenly deceived you.

Honesty is expensive, don't expect it from cheap people. – Unknown

10. Example 3: The overarching cultural deceit and deception perpetrated by RBS across the landscape as it seeks to limit and deny the reality of the scale and depravity of the GRG situation as a matter of normalcy. All illustrations of a lack of honesty, candour and the required "exact integrity".

We want to make one more set of pivotal illustrations of just how corrupt and knowingly deceitful in testimony these men were to your Committee, and indeed have been to the Public beyond, and precisely why you have no choice but to accede to the actions we espouse you follow.

They are all entirely solid and you can't deny them..... Why ? because they are YOUR observations made by YOU the MEMBERS of the Treasury Select Committee..... Your observations about their deceit and dissembling to you!

We are not talking about "trivial" issues such as the intentional mis use of the word "turnaround" (Q90 -91) which 99.9% of people would think implied the dictionary definition: "*An abrupt or unexpected change, especially one that results in a more favourable situation.*" - but in Mr McEwan's use and lexicon the definition in testimony to you personally could mean.... not being turnaround, insolvency, liquidation, administration in short the loss of everything.....

A modest difference in meaning more normally described as, a polar opposite. But what's a detail like that in obtuse deceitful testimony before Parliament. ----Clearly in Mr McEwan's mind nothing.

Quite obviously in the real world its, EVERYTHING – but in Parliament its obviously tolerated because by evidence beyond extracting the real meaning, and a clear explanation of what he meant by "turnaround", regrettably you have done nothing about sanctioning him for misleading you and Parliament.

Again we, point out that had you not challenged Mr McEwan the perception he first presented would have stood, and clearly it is a deceit of absolute consequence being a polar opposite. Detail maybe,... but of huge consequence in the real world to a customer of the Bank when he is being told that the Bank is going to help him "turnaround" and he hasn't got your power and position to extract the real meaning.....!!!

Like Mr Jack MP in (Q: 120) We have struggled to reconcile the content of RBS press releases following the FCA summary publication, (while almost identical, if not identical) wording was similarly used in November 2016 on the announcement of the FCA sanctioned RBS – GRG Redress Scheme... quoting Mr McEwan. "*The most serious allegations against the Bank were not upheld.*" While the Summary report stated there was not a widespread practise of identifying customers for transfer for

inappropriate reasons. Mr Jack MP after explaining his own direct personal business experience concluded; *“... that I completely disagree: there was some evidence of it.”* Noting that Promontory had found 4% of cases where this was the occurrence.

Mr McEwan then in a very roundabout way acknowledged this was not the way it should have been operating.

The substantive point being that once again in context what he and the Bank had stated as a fact simply was not correct.

Mr Jack MP wrapped up all his preceding points by posing this single question (Q: 129) to Mr McEwan *“...would you not agree that for the response of RBS to be that these allegations have not been upheld is just misleading?”* Mr McEwan's response was the epitome of what he stands accused of, dissembling and deceit, seeking to falsely blame the Tomlinson report for proposing that the worst allegations applied to every case (which was never suggested by Tomlinson) as a perverse justification that he on behalf of RBS could legitimately suggest quite extraordinarily that they hadn't applied in any cases as per his press release. *“The most serious allegations against the Bank were not upheld.”*

Ms McKinnell MP in extending the same line of questions (Q: 136, 137, 138) managed after an effort to extract that just because the Summary Report indicated that a particular allegation was not declared “widespread or Systematic” if it had occurred then it was not legitimate for the Bank to falsely proclaim it had been found innocent or that *“The most serious allegations against the Bank were not upheld.”* Where clearly except by the qualification of degree *“widespread or systematic”* they were upheld.

To put the perversion of the Bank and Mr McEwan's logic in a contextual framework.... It's as if your accused of murdering an entire family. Then once the crime is investigated it transpires you only murdered one person.... That hardly makes you innocent of murder, but at every turn time and again in all contexts this is what the Bank, Mr McEwan and Sir Howard Davies sought to suggest.

We could have given all of you a turn, but this letter is already too long, so we will limit ourselves to one last person who in this context won first prize. In (Q: 194) Mr Wes Streeting MP following a string of obtuse answers, and in with no small measure of frustration and perhaps even exasperation, he gave Sir Howard Davies both barrels, demonstrating consummate accuracy and prescient observation, and I quote:

“It seems to me at the moment, even with the assurance you have just given of some independence in the valuation aspect, we are still having to place some trust in RBS to do the right thing. “Do the right thing” was conveniently forgotten earlier in the session, when it came to a simple question about the four principles.

I am afraid to say that so much of what we are discussing here is about the culture of the bank: not just historic culture, but culture now. The responses to Ms Ali's simple and straightforward questions about whether or not RBS accepts the findings of a report that has already been done very thoroughly, when we heard evidence from you this morning, point to a culture that has not fundamentally changed. RBS at every single stage has had to be dragged through this process. Even when it comes to looking at the findings at the end, we still do not get simple, straightforward answers, accepting independence in the report. Why on earth should we put trust in any judgement and decent judgement for RBS to do the right thing at this stage of the process.”

Committee, you don't have to take our word to reach the same undeniable conclusions, you just have to follow your own thoughts and beliefs.... and show "exact integrity." You know full well that Sir Howard and Mr McEwan are serial dissemblers who have quite intentionally deceived and denied the facts and truth to everyone.

So please no more Committee, don't deny your own thoughts and beliefs any longer, have courage, call these men and their untruthful statements, their false impressions and perspectives, their dissembling and deceit out, as we have done with none of the protection you enjoy, (indeed at some very significant personal risk in the form of potential retaliation by the Bank on my family). "So to quote my dear friend, who is no longer, when he wanted me to do something... "Do it nicely, do it now."

11. Illustration of TSC action to remove people for lack of "integrity" related to testimony, unacceptable behaviour or connected actions.

To its credit the Treasury Select Committee did take action, indeed relatively recently, against the falsehood and attempted deception by Charlotte Hogg formerly of the Bank of England.

The core issue in her case was one of "ethics." She had acknowledged helping to write the Bank of England's codes of conduct and then failed to observe them herself, and then was not absolutely frank, forthcoming and honest in her subsequent addressing of the affair as she sort to hide her culpability. The Committee rightfully decided these actions and conduct were not compatible with the position she held.

We hardly need point out to the Committee that exactly the same fundamental issues of principle found in the Charlotte Hogg case apply like a mirror image in respect of both Sir Howard and Mr McEwan, particularly as they relate to the need for integrity.

We would further point out the context and implications of her failure of judgement and action beyond the philosophical, the damage and impact was minimal, defined and relatively confined.

By contrast the scale and size of the malfeasance, its consequences and impact is off the scale in respect of Sir Howard and Mr McEwan, which means the application of the same outcome, is vastly more imperative and important.

12. First Illustration of FCA action to ban people for lack of integrity related to unacceptable behaviour or related actions.

If the FCA can ban a man from holding any role of responsibility in Financial Services for life as a consequence of dodging rail fares and state: *"Burrows held a senior position within the financial services industry. His conduct fell short of the standards we expect. Approved persons must act with honesty and integrity at all times and, where they do not, we will take action."*

– Or are we to understand and conclude that the Treasury Select Committee and the FCA consider Rail Fare dodging amounting to circa £23,000 is a more serious crime than the "widespread and systematic" inappropriate miss-treatment of SME customers by RBS - GRG.... Actions perpetrated variously on 5,900 or 16,000+ SME businesses (dependent on how many cases RBS seek to unreasonably exclude in the period 2008 – 2013 only – there are yet more beyond these artificial, RBS imposed dates!).

Resulting in unknown billions of pounds of economic destruction, to satiate the needs of a single formerly FAILED tax payer bailed out bankrupt Bank - RBS.

In many cases bankrupting these former SME business owners;

- Who had frequently been mis-sold a hedging product or other instrument as a condition of their loans that financially crippled their businesses through no fault of their own, but rather that of the bank, who had often forced these products on them exclusively motivated by their very considerable profitability to the Bank.
- who then frequently lost their homes as a consequence of personal guarantees the Bank required as a condition of their business loans,
- leading to family breakdowns,
- the collapse of physical health for many,
- while the resultant stress made mental health problems widespread (frequently amongst the children too),
- and most desperately and unforgivably of all, suicides due to the pressure, falsely and unnecessarily put upon them by this Bank, its former executives, and now these current men.
- Their abject failure to address this disgraceful episode with honesty and truthfulness,
- Admit liability, and make meaningful amends in so far as it is possible, given the impossibility of such a notion in its broader context, where money can never right such painful needless wrongs and heartache.

Everything we have just described, you have acknowledged and said on numerous occasions, as have other Members of your Committee, as well as affirming other points we now go on to make. –

Furthermore tens of thousands of employees unnecessarily lost their employment in these former businesses:

- impacting the wider economy,
- directly reducing tax revenues,
- with its consequential impact of constraining public services etc....
- Leaving a lasting legacy of mistrust;
- having destroyed SME faith and assurance in Banks generally,
- with its consequential impact on their willingness and confidence to borrow, and invest for growth,
- resulting in slower productivity growth,
- thereby constraining real wage growth,
- before finally inhibiting total economic GDP growth,
- limiting the wealth of our society, and thus its ability to care for the most vulnerable.

13. Sir Howard Davies contempt for shareholders and GRG victims together with his and the Boards complete mis-judgement of their obligations and the related Public mood / acceptance of their actions.

RBS was a publicly funded bailed out Bank where tax payers became 81% shareholders. A Bank whose Chairman considered it appropriate to propose the following unconscionable argument to your Committee; (Q: 189).

That he and the Board had to act and validate their actions relative to their responsibilities... *“we have to weigh up our obligations to shareholders”* describing the creation of the redress scheme that is not... as *“...a difficult decision made by the board.”* as they considered how... *“to determine what is right and appropriate.”*

More correctly described as... **the least they could get away with.**

Permit us to set Sir Howard and the RBS Board straight in respect of how “normal” people see getting the balance right. –

- There isn't a shareholder (taxpaying member of the public) in the land that would validate or condone, either the Banks original actions, or its subsequent handling of them in relation to GRG and the wilful harm perpetrated on innocent customers.
- Not a single shareholder would validate this sort of behaviour being done in their name.
- None would want the shame and blood this affair has spilt on their hands, or more importantly on their consciences.
- None wants to be associated with the many and manifest wrongdoings highlighted in small part in the Promontory report, but in truth far more extensive and serious than is yet known or understood.
- The public as shareholders unequivocally reject what has been done in their name by Sir Howard and the Board, and the Company's executives as *“right and appropriate,”* they want no part, or association of any kind with it.

What all of this demonstrates is that there is, and has been, a TOTAL lack of accountability.

- In effect the board has become feral, observably divorced from reality, showing no discernible judgement, much less “exact integrity.”

And no credible Chairman, Board, Executive, or Politician should dare to suggest otherwise as the current clearly unsuitable Chairman so despicably sought to do in validation and justification of his and the Boards actions.

Abject shame on the lot of them (the entire RBS Board), clearly if that was their judgement, none of them are fit people to fulfil such roles and responsibilities. They must all resign (and never hold such positions again) as soon as an orderly reconstruction of the Board can be achieved.

So, the fundamental question is simply this....

Is all this horrendous malfeasance and destruction of lives, and billions of pounds of wealth wilfully destroyed, and lives lost, considered less important by the FCA and in turn by you, the Treasury Select Committee than Rail Fare dodging, and the defrauding of £23,000....?

Sadly we know the answer thus far... don't we.....Shockingly, it is YES..... It has been considered less important by the FCA, and so far by your Committee too...

- Shame on the Treasury Select Committee,
- Shame on the FCA,
- Shame on the Bank of England,
- Shame on the Treasury,
- Shame on the Government,
- Shame on all the Ministers and
- Shame especially on the Prime Minister..... for the negligent dismissal of Kevin Hollinrake MP's legitimate request at PMQ's.....

But no longer..... from this time forward on behalf of all the victims, and the public at large the required answer is clear, concise, and absolute. No, No, No. – All these men WILL go, never to return.

14. Second Illustration of FCA action to ban people for lack of integrity related to unacceptable behaviour or related actions.

There are other cases too, one of which we would particularly draw your attention too because of its total synchronicity; that of Tony Verrier, where again the FCA imposed a life time ban because he; *"is not a fit and proper person due to concerns over his integrity."*

His misdemeanour..... In the course of trying to recruit his former team to his new employers, Verrier was accused of deliberately losing the BlackBerry phones he used to contact them with because they may have contained *"inconvenient material"* that Verrier knew "allegedly" if disclosed would undermine his position, so he... *"stuck to the truth where he was able to, but departed from it with equanimity and adroitness where the truth was inconvenient".*

The FCA, in upholding its life time ban, expressed its reasoning as follows, which is both enlightening and a totally pertinent exposition of RBS and its Chairman's and CEO current circumstance.... *"Verrier held a senior position within the financial services industry. He should have been a role model for others. Trust will not be restored in financial services unless professionals within it can be relied upon to act with integrity".*

15. Demonstration of why the same actions and sanctions must be applied to the unacceptable long standing and oft repeated deplorable actions and false protestations and knowing deceits of Sir Howard Davies and Mr McEwan.

Look at the testimony given by these men to your Committee and by the Bank over past years, and more generally compared to the revelations that have then come forth subsequently.

Mr McEwan and Sir Howard as chief apologists follow this same completely unacceptable model.... they ignore or deny *inconvenient material and stick to the truth where able to, but depart from it with equanimity and adroitness where the truth is inconvenient.* Similarly the Promontory Report is littered with these same failings by RBS and its former senior management whom its states with total clarity, *"knew or should have known."*

The FCA's rightful indignation in the cases noted above must apply to all, there is no difference here, accept as to scale, which in Sir Howard and Mr McEwan circumstance is infinitely greater as to consequence and frequency.

Clearly if these men are forced to go, as they must, all others will have to follow, for the fate of one seals the fate of all, but then they all pursued these activities, and as the Promontory report says.... *"knew or should have known".*

At every stage every individual had the opportunity to act "ethically" and "honestly" and with the required "exact integrity."

-- **No one forced them to do what they did, each made a conscious decision and choice,** and the FCA sanction for that is clear, and must apply equally to all immediately, just as it has been applied in the past.

- The public will see no objective difference between the pre-existing policy actions of the FCA in the cases cited, and this circumstance, barring of course the somewhat larger scale (!) and immeasurably greater consequence of the current circumstance, which of course only makes the necessity of immediate action the more imperative and crucial.
- There is simply no credible way to finesse this, and woe betide the standing and indeed the "exact integrity" of anyone (of you) who seeks to suggest there is a difference. Or fails to ensure that

immediate steps are taken to deliver the same fate that is so clearly already established by the FCA as its guiding principle, and only appropriate response, utilising the same pre-existing reasoning and legislation without any further damaging procrastination or delay.

- The maintenance of your credibility and that of your Committee means, **very fortunately** you can rightly claim to have **no choice in this matter.**

16. What action must be taken to address this appalling and unacceptable circumstance.

(1) You must report this alleged “Contempt of Parliament” to the Speakers Office for Parliamentary investigation.

(2) Hold Sir Howard Davies, Chairman & Mr Ross McEwan, CEO at RBS who have failed to show “exact integrity” in relation to their misleading the Treasury Select Committee to account and have them fired by the Board and see them banned for life from Financial Services under the Senior Managers Regime or other such legislation by the FCA with immediate effect. (The outcome of the FCA internal focused study (instead of Promontory Phase 2) can have no bearing on this matter as it primarily addresses the culpability of others... Messrs Hampton, Hester, Bostock, Sullivan, Sach, etal).

– Zero tolerance will finally be applied henceforward. The playing field will be levelled, the same values will apply to rich and poor alike, powerful and the powerless treated equally.

Alternatively of course your Committee could try to do nothing as before, and in doing so actively maintain the current moral malaise, corruption, and contempt of Public decency actively promoting despondency and decay..... Not to mention the tacit and implicit undermining of Parliament, its authority, and the rule of law, but clearly that’s no longer a viable proposition.

We understand there will be pressures within; The FCA, The Bank of England, The Treasury, The Govt., indeed every echelon of the “Establishment” will seek to ensure no breach of the wall risks the dam, but they have it wrong.

The totality of the dam is now at risk precisely because “they” have not acted previously, their failed strategy and incorrect priority has endangered all.

This is a failed strategy, as we have seen time and again, in scandal after scandal. Now the malaise is so severe it unnecessarily risks the whole edifice unless immediate action as described is taken, precisely because of the failure to act on innumerable successive prior occasions. – The Bank of England and the Government can no longer risk everything in pursuit of defending these men and their position in the belief that “stability” is the primary necessity, to be pursued at all costs to ensure the safety of the Financial system.

In summary it is the unrealistic past quest for “stability” that now unnecessarily jeopardises RBS, and more broadly many other Banks and institutions too. In short, the “Establishments” acquiesce of unacceptable standards, poor governance, and specific untenable transgressions of behaviour by numerous senior executives in the pursuit of “stability” now risks all, and cannot and will not stand.
-- What stupidity.... what irony.

A cathartic moment is now entirely inevitable and, necessary while trying to prevent it will only make it worse. Don’t. Seize the opportunity to create real cultural renewal and transformation for a better and brighter tomorrow.

To coin a tired metaphor, Graveyards are full of indispensable men. (the phrase holds a nod to the gender issue too).

The Public have correctly lost all confidence, and will not be denied justice now, not least because it is Govt and the institutions of state that now perpetrate these deceptions against them.

Enough has already proved too much.

- There is a groundswell of revulsion and justifiable disgust for these men,
- their actions,
- their abuse of power,
- their immorality,
- their avaricious personal greed,
- their total conceit,
- but most fundamentally for the grotesque harm they have perpetrated on victims, and society as a whole, whose living standards have fallen, while in contrast all these men and their families remain financially insulated at the ordinary tax payers – hard working, just about managing family's expense.
- This circumstance is morally repugnant, ethically untenable, **and assuredly politically explosive.**
- Beyond all this, when their malfeasance and immeasurable destruction and maltreatment of innocents whom they proclaimed to be “helping” is so transparently clear, they continue to deny, nor acknowledged unequivocally their self-evident wrong doing, and then in the final insult institute a sham redress scheme that is by intent, purpose and function a scheme of intentional “Deceit, Denial, and Dismissal.”
- If that does not define a lack of “exact integrity” nothing does. – Call it out. Act.

17. The City of London, The Bank of England, The Treasury, and The Govt. must hear us and cast Sir Howard and Mr McEwan out or jeopardise their own golden goose.

We make one last oblique observation addressed primarily to the community of the City of London, The Bank of England, The Treasury, and the Government.

We sought only justice and fair redress, nothing more. We have played your “game” patiently and politely for the longest time, but at every turn RBS, the FCA have sought to deny and obfuscate reasonableness, justice and honest fair redress. This is your one and only chance to cast all those at RBS both past and present out of your community and in so doing protect your own circumstance.

Our simple message is this:

If you don't do so with immediate effect you risk all that you depend on, because in taking action no distinction can be drawn between the innocent and the guilty. Moreover if the innocent don't act to quote Edmond Burke... no one can legitimately claim to be innocent. – **“All that is necessary for the triumph of evil, is that good men do nothing.”**

The good men of the City must speak out or become co-conspirators, it is not enough to do nothing, you must be pro-active to assert your goodness In very short order if no action is forthcoming as set out, your failure to act will endanger the very circumstance you all depend on, that sustains your comfortable existence. Don't risk what you depend on for these men.... Deservedly see them cast out now, so that the City's re-habilitation can at last begin in the eyes of the Public as finally the men who have done so much harm are seen to pay with their careers, not out of vengeance, rather to finally deliver justice for victims, something that you and others should have ensured happened long ago, if only through the preservation of self-interest.

SME's may be Small, but they are Miraculously ENTERPRISING.... Rest assured there is a plan and its not obvious, but it will be effective.

18. Finally..... Members of the Treasury Select Committee.

Currently you are all heroes, don't become villains, time waits for no man (or woman!)

Besides.... The Times has already called for "Heads on Stakes", while the FT has clearly stated that... "all those responsible must be held to account....." Many other newspapers both national and regional, and most especially those in Scotland, have observed similar commentary.

You will receive widespread praise, support and vindication from the Fourth Estate and consequently the public if you act, and the inverse if you don't.....

Finally, Whilst I have written this letter, my voice is of no significance or importance, I have simply vicariously given expression to the views, wishes, and sentiments of the many victims who have suffered so much, indeed some irreversibly whose memories we must honour by achieving vindication, justice and "appropriate" full redress for all.

My grateful thanks in advance for your time and perseverance.

Now please, "Action this day...!" (W.S.C.)

Yours Sincerely,

Mark Banister.
RBS Customer & GRG Accuser

R Neil W Mitchell
RBS Customer & RBS Campaigner

P.S.

The next damning instalment follows shortly, as necessary, each progressively worse and more shocking than the last..... and it doesn't go well for anyone by the end!