

2.10.2019

By email to:

Commander Karen Baxter, City of London Police
Andrew Bailey, FCA
Nicholas Leach, SRA
Antony Townsend, Complaints Commissioner

HSBC Fraud

Dear Sirs

Further to my update of 1 October, I am now in a position to report further.

The police have still not responded. Antony Townsend remains on hold and the FCA have washed their hands of the matter.

You will see at the end of my blog (<https://nicholaswilson.com/hsbc-fraud-letter-to-fca-sra-cc-colp/>) that the SRA have given a substantive reply.

Mr Leach has asked me to supply evidence. With respect Mr Leach, may I ask you to look at my website, which I have been maintaining since 2009. There are hundreds of pages of evidence, including claim forms from Restons & Weightmans containing the illegal charge (including one from 2010, where the bank and solicitors have claimed the practice stopped in 2009) and 2,262 pages of 119,000 County Court judgments (<https://nicholaswilson.com/ccj/>). If you put Restons or Weightmans in the search box you will find the information you need. I consider it unacceptable that 13 years after my first complaint to you, you are now asking me for more evidence. It is self-evident that if HSBC have now paid out £30m (with interest), that both firms of

solicitors were involved in the fraud. It is further obvious that if 2 firms of solicitors were doing this work from 2003-2010, there will be many more than 25,000 cases.

As you know, it is my intention to involve all the relevant parties in this correspondence, which I am publishing. To date, both of the main regulators have shifted the burden of proof onto me. It is not my job to investigate, although, as stated, my website has numerous pages of evidence.

I had hoped that my initiative in making this a group exercise might result in some of you picking up the phone to each other. It seems that was a naïve assumption.

You will all know that the former CEO of HFC Bank took his own life last March because he feared he was facing a prison sentence for his part in this fraud. Your actions or inaction have serious consequences.

I look forward to hearing further from Mr Leach once he has done his job, and all other parties appropriately.

Yours faithfully
Nicholas Wilson