

31.10.2019

By email to:

Steven Kettle, City of London Police
Andrew Bailey, FCA
Nicholas Leach, SRA
Antony Townsend, Complaints Commissioner

HSBC Fraud

Dear Sirs

As you will see from the update, the SRA have asked me to provide more evidence of wrongdoing by Weightmans and Restons. I can hardly believe I am being asked to do this 13 years after first reporting wrongdoing to the SRA and their having taken no action to date. But since neither the SRA nor the FCA seem to have properly read my website, it becomes necessary.

Firstly, I will point out the reason that the illegal charges amounted to fraud (and not “unreasonable charges” as you all seem to prefer). I have written about this here <https://nicholaswilson.com/why-is-it-fraud/>

So for the evidence:

- **Weightmans** - Weightmans threatened my employment position for refusing to undertake the illegal work <https://nicholaswilson.com/the-solicitors/>
- **Weightmans** - I write to the senior management at Weightmans requesting an explanation as to why the charges were not illegal. I received no response - <https://nicholaswilson.com/the-solicitors/the-denials/>

- **Weightmans/Restons** - Details of my first meeting with Duncan Hamilton, HFC solicitor, where he explained the contractual arrangement they had with Restons. I told him it was illegal - <https://nicholaswilson.com/the-bank/the-meeting/>
- **Weightmans/Restons** The bank blames the solicitors for adding the charges. The solicitors blame the bank for adding the charges <https://nicholaswilson.com/the-bank/the-denials-and-strange-accounting/>
- **Weightmans** – The SRA take no action, despite my evidence of the scale of the charges <https://nicholaswilson.com/the-solicitors-regulation-authority/the-whitewash/>
- **Weightmans** – one year after adjudicating that the charges were unlawful, the SRA writes to a debtor confirming that Weightmans abides by the rules <https://nicholaswilson.com/further-evidence-of-sra-cover-up/>
- **Weightmans/Restons** – evidence that £44m in illegal charges are added on one year <https://nicholaswilson.com/44m-in-illegal-charges-in-one-year/>
- **Weightmans** – evidence that Weightmans continued adding the charges a year after the SRA adjudicated them illegal <https://nicholaswilson.com/evidence-of-sra-complete-failure/>
- **Weightmans/Restons** – file of 119k County Court Judgments, the majority of which will show evidence of the addition of the illegal “collection charge”. Note, only 20% of cases were litigated, as stated by Weightmans in Chambers Directory <https://nicholaswilson.com/ccj/>
- **Restons** – evidence of possible false accounting by Restons <https://nicholaswilson.com/false-accounting/>
- **Restons** – evidence of a court disallowing the charges “you know what banks are like for that sort of thing” <https://nicholaswilson.com/you-know-what-banks-are-like/>

- **Weightmans/Restons** – the law – why the charges are illegal <https://nicholaswilson.com/the-law/>
- **Weightmans/Restons** – evidence presented to CoLP of possible false accounting and forgery <https://nicholaswilson.com/hsbc-false-accounting-and-forgery-april-2016/>
- **Restons** – my letter to the SRA reporting Restons <https://nicholaswilson.com/reporting-hamilton-restons/>
- **Restons** – Restons threat to a debtor if they challenged the illegal charge <https://nicholaswilson.com/restons-threats/>
- **Weightmans/Restons** – a flowchart showing how the fraud works <https://nicholaswilson.com/how-the-fraud-works-a-flowchart/>
- **Restons** – all official reports on the fraud state that the solicitors/bank stopped adding the charge in 2009. Here is evidence of a charge imposed in 2010 <https://nicholaswilson.com/evidence-of-hsbc-lies/>

It is important to note that most the charges are hidden from the records in that, as stated, only 20% were litigated. The solicitors' preferred method was to place a legal charge on the debtor's property, if they owned their own home. There will also be many cases where the solicitors accepted monthly payments prior to issuing proceedings.

My evidence also shows that once the solicitors' charges had been paid (via the 50% retention of each payment) they would write to the debtor requiring them to increase their monthly payments (as there was no longer any income for the solicitors).

There is no doubt the charges were unlawful, the SRA has already adjudicated that, as has the OFT in stating that the credit agreements with customers did not allow for the charges.

Most of the rest of my website deals with my attempts to have the matter dealt with properly by regulators, parliament and the

media. I have made some progress, but there is still a long way to go.

I recognise that there may be DPA obstacles concerning the retention of records, but there will be records of how much the bank saved in not paying the charges, and how much the solicitors made in applying the charges.

Yours faithfully
Nicholas Wilson