

Engagement with NAB



Ian Lightbody

Mon, 5 Aug,
15:13

to David, Andrew, Brian, bcc: Andrew

David

Our meeting last week did not result favourably from our standpoint.

When we met you suggested:

"The only way that this can be solved is to deal with their, NAB & Cerberus's, agents."

You will be aware that I have now subsequently called you twice on this matter, last Thursday at 1141 hrs (Voicemail message left & follow up text message as requested) and again early this morning (Voicemail message left & follow up text message was not delivered).

The main objective is to clarify what contact / engagement exactly you have had with Ross Chronican over the last weeks and months and if, going forward, you will work with us in trying to engage with NAB to get these matters progressed.

I would be obliged if you could respond to this message / my voicemails by close of business this Friday coming?

Regards Ian

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On Fri, 9 Aug 2019 at 16:36, Guy Williamson <guy.williamson@cybg.com> wrote:
Ian

David Duffy has asked me to come back to you on your recent voicemails and texts. The Bank is not going to comment further on the details of our specific engagement with NAB over the last period. The best route is to work directly with the current owners of the debt, Cerberus,

Their details are:

Engage Commercial
Harman House
1 George Street

Uxbridge
London
UB8 1QQ
Telephone – 03333 701 501

Please direct any further communication relating to CYBG to me noting that I'll be back from annual leave on Monday.

Kind regards

Guy

Guy Williamson
Head of Customer Remediation

From: Ian Lightbody [mailto:ianlightbody@cybgremediationsupportgroup.com]

Sent: 09 August 2019 21:02

To: Guy Williamson; Andrew Bailey; David Duffy; XXXXXXXXXXXXX

Cc:

XX
XXXXXXXXXX **Phil Chronican** XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX; Adele
Ferguson;XX Katherine
Griffiths

Subject: Re: NAB enquiry

Guy

Your reply, from holiday, on behalf of your CEO is acknowledged.

As Mr Duffy advised us when we met last Wednesday, in Glasgow, and as recorded in my email below of 5 August, we will now deal also with NAB directly - in the first instance Mr Philip Chronican and ultimately the incoming CEO, Ross McEwan.

It should be noted that a similar opportunity to engage with NAB has been available to CYBG, over the last six months, and I fully expect to understand exactly what time, subject matter and who the relevant personnel from CYBG were who spent addressing same with NAB during that period since your AGM in Melbourne in January.

It is clear from your reply that Mr Duffy despite having initially suggested otherwise, does not want to "positively engage" with us now, specifically working together in relation to NAB.

For the record he has been afforded that choice, all as per my email below.

Furthermore it also seems likely that Mr Duffy did not spend any time at all visiting NAB / Mr Chronican when he was on his, apparently unsuccessful, investors tour of Australia, following the UK Market & Investors Day on 19 June, and before his similar, seemingly equally unsuccessful, trip to the USA.

Naturally, in light of this, our campaign now moves formally to Australia.

With the assistance of the Australian Bank Warriors and media, we can expect that further institutional investors will dump their CYBG shares (like the last couple of weeks where the share price has dropped circa 25% to c 150p / 60% overall within the last year).

It is noteworthy that Adele Ferguson, Australia's foremost journalist reporting on financial crimes, has a new book BANKING BAD launched this week:

Clydesdale Bank / CYBG are the subject of specific mention in Chapter 10 - "Trouble on the Death Star - NAB's Dirty Secret".

The book is dedicated "To Those Who Choose Not to Stay Silent" and the CYBG Remediation Support Group figure prominently.

On that basis we will now highlight NAB's involvement with CYBG's fixed rate tailored business loans and other equally toxic products from 2012, until the alleged sales of loans to Cerberus / Promontoria in 2015 and we will ensure that this now gains visibility and publicity globally.

Regards Ian

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PS For completeness the following can be referenced on our website:

<https://www.cybgremediationsupportgroup.com>

CYBG Remediation Support Group Preparation for CYBG AGM Australia Q&A, & Post News Coverage.

Video Diary 1 On Arrival in Australia , Video Diary 2 Ian Lightbody Just Before AGM Starts , Video Diary 3 Ian Lightbody Post AGM Summary

(You cant say that we didn't warn you of what was to come!)



Ian Lightbody and David Taylor with David Duffy CEO of CYBG PLC pictured at the AGM on 30 January 2019 in Melbourne

(The start of what was promised to be "positive engagement"!)

[A crucial letter was sent after Mr. Ian Lightbody returned home to Glasgow after the 2019 AGM. That 4-page letter is in the Members section.....now released HERE \(CLICK ON THIS LINK\) prior to the FCA Public Meeting on Wednesday 17 July 2019 at 9.30 am in London.](#)

(Never formally responded to despite numerous promises!)

Finally this is well worth listening to and reflecting on...

[https://www.cybgremediationsupportgroup.com/wp-content/uploads/2019/07/Video-4-Ian-Lightbody-Post-AGM-Summary.mp4?_ =7](https://www.cybgremediationsupportgroup.com/wp-content/uploads/2019/07/Video-4-Ian-Lightbody-Post-AGM-Summary.mp4?_=7)