

Pressure on National Crime Agency for action over bank forgery claims

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September 10 2019, 12:01am, The Times



The National Crime Agency, headed by Lynne Owens, says other agencies should investigate

A campaigner who has compiled evidence of alleged signature forgery by banks has told the National Crime Agency that it would be a “betrayal of the public” if the claims are not investigated.

The Treasury select committee asked the law enforcement agency, which leads the battle against organised and economic crime, to meet Julian Watts, who claims that banks are guilty of industrial scale forgery of documents, including those used in home repossessions.

Yesterday, Mr Watts provided six lever-arch files’ worth of evidence to Lynne Owens, director-general of the NCA. However, the organisation has told *The Times* that the allegations should be considered by other agencies.

The Treasury committee and the all-party parliamentary group on fair business banking have expressed concerns that several banks have falsified signatures on court paperwork and loan agreements.

Mr Watts, founder of the Bank Signature Forgery Campaign, said that a first batch of evidence provided to the NCA “includes 88 separate formal crime reports . . . including forgery, perverting the course of justice and proceeds of crime [and] money laundering offences”.

Victims allege that forged signatures have been used for a variety of reasons, including to create loan documents that they claim they never signed and to quickly force through home repossessions by short-cutting due process.

In the United States, banks including JP Morgan Chase, Citigroup and Bank of America have had to pay billions of dollars in settlements and fines after defective or forged documents were used as the basis for home foreclosures.

Mr Watts said that his evidence suggests that something similar had occurred in Britain. He has shown this newspaper examples of markedly different signatures being recorded against the same name of the individual within a bank responsible for signing key documents.

Mr Watts’ wife is a Lloyds customer, who has accused the bank of an alleged forgery on documents used in repossession proceedings. Lloyds Bank has strongly denied any wrongdoing.

He said that Ms Owens should be “personally responsible and accountable for the NCA conducting a comprehensive investigation”.

The Serious Fraud Office, which investigates the most serious and complex white-collar fraud, is assessing the allegations and has said that it is willing to look at further evidence. The Financial Conduct Authority, the City regulator, has promised to look at the allegations.

Kevin Hollinrake, co-chairman of the all-party parliamentary group, said that the claims “should be relatively easy to prove or disprove. Falsifying signatures is fraud, so crime agencies should take on, or at least oversee, this investigation.”

Anthony Stansfeld, police and crime commissioner for Thames Valley, has expressed concerns that agencies and regulators are “passing the buck”. He said that there was a “mass of irrefutable evidence” to back up Mr Watts’ claims.

A spokeswoman for the NCA said the information provided by Mr Watts would be passed to the SFO and FCA.