

PRESS CONFERENCE BRIEFING - 29 January 2020 : 12.30
nr Reuters Building / Canary Wharf / London

[10 March 2019 – Mail on Sunday – Ruined property tycoon, 63, hunger strike for £10million ‘mis-sold’ loan](#)

[11 March 2019 – Times – Bankrupt businessman in CYBG hunger strike](#)

[11 March 2019 – Mirror – Ex-property magnate to go on hunger strike and live in tent across from bank HQ](#)

[11 March 2019 – Daily Record – Former multi-millionaire to go on hunger strike and live on streets in bid to keep home](#)

[19 March 2019 – Hansard Link to Urgent Question regarding John Guidi ‘Hunger Strike’, asked by Angela Crawley MP in the Commons.](#)

[21 March 2019 – John Guidi agrees to suspend hunger strike – Scottish Daily Mail.](#)

[21 March 2019 – John Guidi agrees to suspend hunger strike – The Times.](#)

From: John Guidi [mailto:john@unicornhomes.co.uk]
Sent: 02 August 2019 09:55
To: john.glen.mp@parliament.uk
Cc: Andrew.Bailey@fca.org.uk; CRAWLEY, Angela; stewart@stewarthosie.com; stephen.kerr.mp@parliament.uk; jim.shannon.mp@parliament.uk; jonathon.reynolds.mp@parliament.uk; treascom@parliament.uk; bob@communicationstrategiesltd.com; brian@fortfield.com; Ian Lightbody
Subject: FW: Settlement/Review Negotiations with CYGB
Importance: High

Dear Minister

You may recall that you did NOT wish to meet me with my MP Angela Crawley in April to discuss my plight, and that of many others with CYBG Virgin Money.

This was following the Urgent Question in March 2019 in relation to my hunger strike / transfer of loans to “Vampire Fund” Cerberus.

Since then you may be aware that I spoke at the FCA Annual Public Meeting on 17 July 2019.

You can watch an extract here <https://www.cybgremediationsupportgroup.com/> and read the transcript, as attached.

Subsequent to the meeting you will see below that I sent an email to David Duffy, the CYBG / Virgin Money CEO.

I purposely didn’t confirm at the meeting that I intended resuming my hunger strike.

A conscious decision was made, by us, not to announce this at the FCA Annual Public Meeting. This decision was primarily made taking into consideration Mr Bailey's position and the potential adverse impact that could have resulted.

We believe, subsequently, that through Mr Bailey's further intervention with Mr Duffy, and his legal counsel James Peirson, a meeting with Ian Lightbody and me was arranged on Wednesday and as you will note from the attached meeting notes the outcome was completely unsatisfactory.

On the strength of what we heard I have now written to Mr Bailey and made a formal complaint under the SM &CR.

As confirmed in the meeting notes I will now re-commence my hunger strike and, not only that, I will be joined by other group members in a chain hunger strike, including female members of our group, some grandmothers, to once more bring attention to this subject for as long as it takes.

In conclusion I ask of you, will you once more refuse to meet with me and other group members **or will you abdicate again?**

I want to get on the public record this time with regards to your and Her Majesty's Treasury's actions.

WE ARE NOT GOING AWAY!

Please acknowledge receipt of this message.

John Guidi

cc. FCA Transcript
cc. Meeting Notes Rev B



CYBGR Meeting Notes 31.07.19 (Rev Meeting 2019 Transcr



FCA Annual Public

From: John Guidi
Sent: 17 July 2019 13:54
To: david.duffy@cygb.com
Cc: andrew.bailey@fca.org.uk; angela.crawley.mp@parliament.uk
Subject: Settlement/Review Negotiations with CYGB
Importance: High

Dear David,

I have chosen to write to you directly to voice my deep misgivings regarding the conduct and time taken concerning the review of my case by CYGB/Virgin Money. It is now exactly 4 months since my

protest initiated by my hunger strike outside the bank's head office in Glasgow. Following our face to face meeting on Friday the 22nd of March I agreed to suspend my hunger strike both in the interests of my well-being and to allow the bank to fully investigate the facts regarding my case. In addition, and after 36 days I agreed to (as a way of showing my willingness to mediate), suspend my personal protest outside those same offices.

In these 4 months we have sisted a number of legal actions pertaining to my case with the help of the bank. I have recently asked James Pierson to do a similar exercise regarding two forthcoming legal actions. He has advised me last week that he will "consider" my request and get back to me.

David, my wellbeing and that of my family continues to be placed under considerable strain for as long as this investigative process carries on with no definite proposal from the bank in sight. Not knowing what lies ahead and whether I will be out on the street, so to speak, is making the task of living a normal life very difficult. Words cannot describe the real torment which confronts me as I seek to live normally yet cope with relentless pressure of the uncertainty of my situation. I do acknowledge that the scenario that surrounds my case is complex, yet after this amount of time I would have expected a much firmer proposal from the bank, regarding the resolution of my case.

This is exacerbated by the recent emails and correspondence of 8th and 12th July to James Pierson from Ian Lightbody, which I've had sight of, which show that no progress has been made in the last 100 days. As I have stated to both Enda Johnson and James Peirson previously and as of today's date, I am none the wiser as to CYGB's position concerning my case and my family's plight.

To date the bank have not said if they will remediate with me. Mr Duffy this is very troubling. My resolve to achieve a fair and equitable resolution for myself and my family remains firmly resolute. In summary, now that talks have taken place with NAB, Cerberus and yourselves can I expect a meeting in due course in the expectation that the bank will have a proposal to put to me?

I hope there can be some resolution of my case, and all the others, as otherwise I will seek to engage with the CYBG Support Group and return to my public protest campaign and highlight the unresolved nature of my, and everyone else's predicament. This will include my return to a hunger strike, in August for as long as I am able to sustain such a protest and I know that there are other members of both sexes prepared to continue on the protest by means of a chain hunger strike outside your headquarters. Simultaneous to this the yellow vest protests will continue outside your branches and selected events, such as today at the FCA Annual Public Meeting in London.

I make this point in recognition that previously I have given Enda and others the verbal assurance that I would suspend my protest in recognition of our engagement. You will no doubt now be aware that the Chief Executive of the FCA Andrew Bailey, said at the FCA's Annual Public Meeting on 17th July that what had been done to me by the bank 'was wrong'.

I hope you do not mind the rather direct nature of the language here but I value the opportunity to have a straightforward exchange with you.

I look forward to hearing from you,

Regards
Giovanni (John) Guidi

[24 August 2019 – Times – Hunger strike over bank “whitewash”](#)

[25 August 2019 – Mail On Sunday – Nationwide Hunger Strikes](#)

[25 August 2019 Guardian UK banks face week of hunger strikes and protests](#)

[30 August 2019 MPs back businessman on hunger strike at Clydesdale Bank](#)

[31 August 2019 Times MP attacks Clydesdale Bank over hunger striker John Guidi](#)

From: John Guidi [<mailto:john@unicornhomes.co.uk>]

Sent: 17 September 2019 09:40

To: public.enquiries@hmtreasury.gov.uk sajid.javid.mp@parliament.uk
john.glen.mp@parliament.uk Andrew.Bailey@fca.org.uk
angela.crawley.mp@parliament.uk jim.shannon.mp@parliament.uk
john.mcdonnell.mp@parliament.uk
jonathon.reynolds.mp@parliament.uk; sajid.javid.mp@parliament.uk;
john.glen.mp@parliament.uk; Andrew.Bailey@fca.org.uk;
angela.crawley.mp@parliament.uk; jim.shannon.mp@parliament.uk;
john.mcdonnell.mp@parliament.uk;
jonathon.reynolds.mp@parliament.uk;
William.Turvill@mailonsunday.co.uk; james.hurley@thetimes.co.uk;
nikkit@zenithcafe.co.uk; lewis@shandsmith.com

Cc: nikkit@zenithcafe.co.uk

Subject: Letter to Sajid Javid 09/17/19,
&John Glen 05:47

Dear Sajid Javid and John Glen,

I refer to my earlier emails to you Mr Glen on the 2nd of August and to you Chancellor on the 17th of August and HM Treasury reply of 17 August. Also included in related correspondence were emails to David Duffy CEO of CYBG/Virgin Money Banking Group, Angela Crawley my MP and Andrew Bailey of the FCA. In these I explained my deep misgivings at the conduct of David Duffy and his senior management towards my complaint and that of others in our group. I made clear that as a consequence of the failure of CYBG to treat our group with integrity and honesty. I would return to a hunger strike which I had entered into previously in March of this year. Not only that but I would be joined by a chain of hunger strikers in Glasgow (a grandmother Anne Peters)and others in Belfast, Bristol, Cardiff and Newcastle. Were it not for the

personal intervention of Andrew Bailey at the FCA on Thursday the 14th of September I and Anne would not have ended our protest .Indeed other hunger strikes were due to start .These by victims of Royal Bank of Scotland and they too were postponed due to Andrew Bailey's actions . Without this I and the others would still have been enduring considerable distress and medical harm after 10 days without food.

Andrew Bailey has at numerous intervals throughout my protest sought to find resolution for me and others like me who find themselves in desperate straits not of their own making. It was Mr Bailey who in reply to my question at the FCA public meeting in July that I attended said I and others like me should find a way through an independent resolution process. Notwithstanding that he knew me to be a bankrupt and whose loans had been sold to a vulture fund Cerberus. Who are not a regulated entity in the designation of the financial services regulation of the UK. Nor a participant in the eventual BBRS as proposed to date. Andrew Bailey continued that the complaint of mis selling IRHP's were such that these loans were out with the regulatory perimeter and therefore outside of his control. In relation to this I would bring to your attention the Treasury Select Committee Report on perimeter regulation published 2nd August this year. In particular section 13 and its reference to CYGB (Clydesdale) and its Tailored Business Loans (TBL's). That these loans were so designed,

“Clydesdale understood that TBL's were unregulated .It created TBL's to avoid requirements imposed by the regulator on the sale of a regulated product ,IRHP's”.

As both an MP and ministers of the treasury it is your responsibility I believe to look closely at this report and act accordingly.

Following on from this my point to Mr Glen is as conveyed in my tweets of two weeks ago; you as a minister and as MP for Salisbury witnessed attacks by a foreign force on citizens of the United Kingdom and quite correctly sought to protect those people of your constituency. I and others in the CYBG Remediation Group have been under sustained attack by Cerberus affiliate Promontoria (a company incorporated in the Republic of Ireland) and it was Andrew Bailey who saw fit to intervene not a minister in the conservative government. This begs the question, why?

Cerberus have for the past three and half years, as the three headed dog that it is named after, made my life and that of my family a living hell. Having hounded me relentlessly I and my family have been in that time involved in nine separate court actions, the asset stripping of all my wealth which I had built over a lifetime of work of 45 years .This presently includes an action I am contesting to prevent me and my family being evicted from my home of 30 years.

Taking the above into account I would draw your attention to a question in Hansard of the 6th of June this year by DUP MP Jim Shannon . In a debate about mortgage prisoners he made direct reference to Cerberus and asked you Mr Glen, the following, “From the minister’s response to an urgent question in March 2019 about the hunger striker in Scotland (myself) it seems that some lending bank standards are now in place. However the evidence we have looked at suggests that the banks have little or no control in respect or interest in ,once there has been a sale to a third party. It seems they are impotent or unable to help. As the house and the minister know we in the Democratic Unionist Party have taken an active interest in pressing for the bank to bring forward a dispute resolution scheme-DRS-for historical banking cases. We are keen to have these matters addressed. To my knowledge none of the seven participating banks in the U.K. Finance scheme believe that cases sold on to third party vulture funds are eligible for past or future -DRS-. What is the ministers understanding about this specific area in resolution to first, eligibility and secondly ,any retro activity in relation to the lending standards he mentioned in March”? You Mr Glen at this debate failed to answer this question and in the last three months I believe you have further failed to answer or follow up three letters from this MP concerning this request. The question begs, why not?

In short my question to you Chancellor and Economic Secretary “is this conservative government to continue to abdicate its responsibilities for the welfare of its citizens? Like the Salisbury poisoning victims we too are victims and like them we expect and demand protection from the malfeasance of banks and so called vulture funds”.

As you are no doubt fully aware you face the coming of an election sooner rather than later. It strikes me that a common sense approach to the funding of the above scheme would be that which Nikki Turner and the SME Alliance suggested to you Chancellor in their email of the 16th of August. Namely that a special fund to encompass a wider eligibility criteria could be well served by a special dividend from Royal Bank of Scotland to set up a fund that BBRS and

the wider scheme would have access to. From an election point of view and in a post Brexit UK this would have a two fold effect. One, compensating victims and two, this would lead to more investment by those victims in Great Britain PLC. This for me personally would be a vote winner.

I believe that Andrew Bailey with his reply to me at the public meeting of the FCA in London of July was alluding to exactly this when he said that in my case" he could see a way through this". Gentleman I believe with your support he can bring forward this unique measure which can give justice to me and many others whilst offering an economic benefit to the United Kingdom as a whole and as a direct consequence of this very action.

Finally I wish to put on record my thanks to Andrew Bailey. Without his intervention I and others like me who were on hunger strike and others contemplating such action would have possibly come to harm. For that he deserves our gratitude.

John Guidi
Glasgow

Ps I have been recommended by my doctor to rest I do hope that this communication makes my points clearly if a bit grammatically weak .

From: John Guidi [<mailto:john@unicornhomes.co.uk>]
Sent: 13 October 2019 19:30
To: john.glen.mp@parliament.uk; sajid.javid.mp@parliament.uk
Subject: My Husband Giovanni (John) Guidi

Ingrid Guidi email reply to John Glen MP

OPEN LETTER

For the attention of the Chancellor and Economic Secretary to the Treasury

Dear Sir,

I am writing this letter to you today on behalf of my husband Mr Giovanni (John) Guidi who as you are aware has been the subject of significant trauma these past 4 years and is now medically unwell . During this time and after the sale of his business loans/securities and Personal Guarantee to the vulture fund Promontoria (Chestnut) Ltd an affiliate of Cerberus a private equity fund based in New York. My husband has lost all his personal wealth that he had built up over 45 years. To date he continues his legal fight on his own as a party litigant through the courts in Scotland challenging both CYGB (The Bank) and Cerberus (Promontoria) the (vulture fund) to prove the illegality of this sale of all his assets . He has now been diagnosed with severe clinical depression and so our lives are now not what you would call "normal" or "our own".

We have recently returned from a break where my husband tried but failed to rest, (when you know you are in court in a few days and you are your own lawyer it takes its toll). His declining health makes me very worried, sad and angry all in equal measure. Why and how can this happen to us ? My husband took loans with a UK bank gave a PG to a UK bank but now is left fighting a private company that is neither regulated nor does it have a banking licence nor is it incorporated in the UK and thus pays no United Kingdom income tax on its profits. Please ministers explain how this might benefit the people of the United Kingdom It's actions against us including myself in the courts of this our country is done without any accountability or oversight by the financial regulator the FCA, how can this be right, how can this be just?

My husband asked me to mention in this letter the reply from HM Treasury by one Lara Ferguson at Financial Services at HM Treasury who sent an email on 7th of October last week. This referenced my husband's letter sent to you both Chancellor and the Economic Secretary of the 17th of September this year .As that letter stated we as a family and in particular my husband sought help from yourselves ministers with direct responsibility for financial supervision and oversight in our struggle for justice and what we believe is our fundamental rights. Rights that any self-respecting person would expect from society as a whole but more importantly from their government and its ministers. What are those rights ? The right to live in the country of your birth and which you are a citizen of. To be protected both physically, mentally and financially by the laws of that country and by those who are asked to maintain and safeguard those rights namely you ministers. These are inalienable rights. So why are you ministers dodging the issues surrounding these rights ? When you

met my husband's MP Angela Crawley you in April Mr Glen said you could not intervene in individual cases and this was repeated in the last letter from the Treasury by Lara Ferguson. This I and my husband find confusing . I say this because in light of the answer given by the minister in the House of Commons an answer to a question by Kevin Hollinrake in the house last week in which he said,

“ I welcome the introduction of the new business banking resolution service that will start to hear cases of historical problems later this year. In the previous Chancellors letter of 19th of January this year, he stated that the scheme should carefully consider ALL cases that come before it”

.
How is that possible when research of the APPG on fair business banking determined that 85% of cases are excluded, based on the criteria for eligibility as sought by the steering group which oversees the implementation of this scheme. My question to you Mr Glen is that my husband's whose business was perfectly sound, was none the less sold to a rapacious (unregulated) vulture fund (Cerberus) whose well known modus operandi is to extract maximum value by simply asset stripping everything that comes into its ownership. While the originators of those loans in my husband's case Clydesdale Bank walk free without any consequence to their actions . The Clydesdale Bank is a regulated entity that my husband trusted to give a personal guarantee to, which was assigned to our family home of 30 years. Whom shall we seek redress from? “Where (my husband asked) then would the minister suggest I go to have my complaint heard “?

Your reply Mr Glen from Hansard to Kevin Hollinrake was as follows

“ I thank my honourable friend for his question. He is a powerful advocate for this redress scheme, and I thank him for the work he has done. In our conversation on 10th of September I reiterated the government's position that the scheme should not reopen complaints that have sometimes gone multiple times through the courts ,but I welcome the fact that the new scheme will give access to “99 %” (my parenthesis) of those claims going forward, **and I will continue to engage with him where I can to provide solutions on individual cases”**

.
You will understand minister that I and my husband are very worried by this apparent contradiction between your reply to Mr Hollinrake and the letter from the Treasury. In fact, this would also apply to your reply to my husband's MP Angela Crawley in the house in March of this year . In that reply you believed that Clydesdale Bank as the originators of my husband's loans were responsible under the banking code of conduct . My husband's case is presently with the courts . His case is not multiple in that sense but who will he engage with him in his quest for his complaint to be heard ? Clydesdale Bank or Cerberus the vulture fund ? I would be grateful for the ministers insight on this and who this BBRS scheme will actually apply to and who might he seek redress from? Does my husband seek redress from a regulated entity, or does he seek it from an unregulated entity? On this last question my husband has asked me to express further concerns and worries which are further compounded by the ministers responses to the FCA and the Treasury Select Committee report into the Regulatory Perimeter.An area of the law which has affected me and my husband savagely. If the FCA and its officers recommend better transparency on the

rules that govern this issue why are you Mr Glen and your superior the Chancellor reluctant to do so? I return to the subject at the core of this letter from me and my husband . That is, our right to safeguards by proper laws that are meant to look after our wellbeing as British Citizens. If those laws are left wanting, if those laws are lax and do not provide the safety net that we are entitled to, what ministers are you going to do about it?

Why would you Mr Glen not meet my husband when at that time in April he had reasonable health when he travelled to London from Glasgow and when you met Angela Crawley at the Treasury to discuss my husband's case? Following from this when a number of my husband's banking victim colleagues heard that 85% of cases were ineligible for the proposed BBRS they were dismayed. Such was the anger felt by many of my husband's fellow bank victims that they decided to take the matter to your constituency Mr Glen. It is proposed do likewise again shortly and also at the Chancellor's constituencies in the coming weeks before the election. As you will have noticed minister these peaceful protests will comprise of bank victims and the many mortgage prisoners ,and will make vocal their protest on that day and hand out my husband's John's leaflets amongst other documents. My husband noticed the treasury's response on Monday last and how it appeared to come fairly quickly after that event. It is interesting my husband noted that his CYGB colleagues have now been joined by the mortgage prisoners group whom I believe run into quite a few thousands of victims . When I last spoke to them about my situation and that of my husband they were dismayed. Additionally, having explained the ministers stance on perimeter regulation and how this affects them I would say that this dismay has now turned to anger . They intend to continue this campaign with my husband's group and protest in the Chancellor's and Mr Glen's constituencies until the other side of the upcoming election campaign and in other locations throughout the UK Scotland and Northern Ireland .

On a footnote we as a Christian family were surprised by the following anecdote from one of Mr Glen's constituents to the protesters. "He told them that they thought John Glen was a professed Christian and they were shocked he had done nothing to help bank victims, like my husband and mortgage prisoners in their plight, as described to them by the protesters. Indeed, the hypocrisy is that he is supporting ' Mental Health Awareness Week '

I have added the following postscripts which appeared on twitter to my letter which I believe you Mr Glen and the Chancellor will know about . For me it's less than incongruous as I watch my husband's condition medical condition(he has been diagnosed as clinically depressed) slowly get worse your referencing of mental health issues by, the snapshot below which fundamentally is a disgrace.



John Glen MP
[@JohnGlenUK](#)

[08/10/2019, 11:28](#)

This week during [#MentalHealthAwarenessWeek](#) we're launching [#EveryMindMatters!](#)

With increased funding and more frontline staff, we're making sure that everyone with a mental health problem gets the care they need.

3. As you may know my husband began his second hunger strike on Monday 26 August 2019 and had support from other hunger strikers from 27 August 2019 in Belfast (Danske) , Bristol (Lloyds) and Cardiff (Lloyds) Newcastle (Lloyds) and Manchester (CYGB) . Initially it was intended that an additional four other hunger strikers in the four nations from RBS would join in. However the others were persuaded that this was best left until the new CEO of RBS bank was appointed or the upcoming election. I can see from their website www.rbsremediationsupportgroup.com hunger strike protests are now planned from Friday 1 November 2019 unless the new CEO can meet with senior banking victims representatives and can agree a meaningful way forward under the BBR scheme.

The Hunger Strike by RBS four-nation people, three males and one female, in solidarity with [CYBG](#) and [Lloyds](#) Remediation Support Groups (and [Danske](#)), is suspended until the week commencing **Monday 1st November**. As RBS is a taxpayer majority owned entity one could reasonably expect that the HM Treasury would prefer to have that resolved in advance given that "The Government takes the resolution of historic SME disputes with the financial services industry seriously."

Additionally on reading the Hansard for that 1 October 2019 I was appalled to read in relation to the Lona charge that Jesse Norman's civil servants wanted him to state and question whether the 7 suicides were actually caused by the loan charge experience – astonishing for any political human being to even consider saying that never mind in Parliament. The health issues that my husband and others are suffering ,both in the past and future lies entirely in the hands of you the ministers and your civil servants namely HM Treasury. You are the lawmakers; you have the responsibility and authority to make the laws that banks and Vulture Funds have to adhere to. Why then will you not intervene on the behalf of my husband and the many bank victims and mortgage prisoners who have, and are ,being so badly treated by these institutions. Is this Conservative government blind and deaf to the pain and suffering caused by the malfeasant actions of these banks and vulture funds?

As a wife I have to thank the CEO of the FCA .Without the personal intervention of Andrew Bailey my husband John and Ann Peters (a grandmother and another CYGB bank victim) would not have stopped their protests or hunger strike. I shudder to think what might happen if another victim decides to initiate a similar protest. I am not sure that the words of Andrew Bailey will carry the same weight when strikes planned for the 1st of November commence.

For the sake of clarity I would like to include what Mr Bailey said to my husband this year;

Andrew Bailey's reply to John Guidi (My husband) on 17 July 2019

Following his question to Mr Bailey at the Annual Public Meeting Of the FCA in London

"However, let me finish with two points. I very much intend, and I have said many times and I said actually in the context of your case, you refer to the circle of DBRS scheme which is the scheme that has been put together by the banks and representatives of groups of borrowers, that that will be a scheme which can independently and appropriately and fairly deal with cases like yours. That is the best place. My view, I have said it before but I am happy to say it again, yours is a case that should go there. A final point and I am sorry to have to say this but, again, I have to make a point about the law. I am afraid the law of this country does allow loans to be sold. We cannot stop that happening. You may feel that is the wrong law but that is the current position".

Mr Glen MP you are the Economic Secretary to the Treasury and you Sajid David are the Chancellor you and your government are the lawmakers – what have you done about it this dreadful situation where vulture funds can asset strip whole people's lives with no accountability to the regulators and sits as it does like many other suggest vulture funds out with the perimeter of regulation? What measures have you sought in order to have Cerberus included and likewise other unregulated third-party entities to be part of the BBRs scheme?

In summary ministers my husband's health continues to decline because of the situation we find ourselves in. This through no fault of our own. We have been pursued and persecuted relentlessly through the courts by Cerberus. Whereupon, I and my husband have lost all his life's work built up over 45 years. Now we are being informed that our case will not pass muster and will be excluded under the proposed criteria as set out by the new BBRs scheme. Ministers you decide the fate of your citizens by the conduct of your actions in government. You control the instruments that dictate our lives; namely the enactment and enforcement of our laws. As one nation Conservatives, as decent human beings and as fellow Christians I would ask you to look very closely at our situation and that of the many many bank victims and mortgage prisoners. We are presently suffering great deprivations physically, mentally and financially. This has seen us lose our home our business and all our life savings through no fault of our own. We ask that you seek to offer us fairness and justice. We ask that we are considered in a redress scheme that might endeavour to give our lives back, to give me and my husband our dignity back . Thank you for reading this letter.

Yours Sincerely,
Ingrid Guidi
on Behalf of my husband
Mr Giovanni (John) Guidi

From: John Guidi [mailto:john@unicornhomes.co.uk]
Sent: 24 January 2020 15:13
To: joan.devine@addleshawgoddard.com; Fulton, Paddy
Cc: EST.action@hmtreasury.gov.uk; john.glen.mp@parliament.uk; 'HOLLINRAKE, Kevin (2nd Mailbox)'; Andrew.Bailey@fca.org.uk; lewis.shandsmith@thebbrs.org; samantha.barrass@thebbrs.org; phil.chronican@nab.com.au; Jocelyn R Turner; david.duffy@cybg.com; Ian Lightbody; Brian Little; james.hurley@thetimes.co.uk
Subject: Motion to Sist
Importance: High



Motion to Sist.docx



Lloyds Bank halts
small business lawsuit

Dear Mrs Devine and Mr Paddy Fulton ,

Please find enclosed my proposed motion to sist the court case scheduled for debate on the 17th of February . Court reference GLW--A205—19. As you will note the reason for this request is to allow for the adjudication of the eligibility criteria of my case against the Clydesdale Bank and National Australia Bank (NAB).

It is my hope that this request will be supported by your clients. It would be helpful if a response to the request for a pause in court proceedings is answered in the very early course. As you are aware a court process is scheduled for the 17th of February.

In support of my request I would ask that your clients recognise as a matter of this Peoples Government policy that our current Economic Secretary to the Treasury Mr John Glen would encourage this on a voluntary basis by your clients, no doubt he can add to that himself.

I await your clients response.

John Guidi
7 Sweethope Gardens
Glasgow

Template

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That the facts surrounding the motion are that the Pursuer has registered with the British Banking Resolution Service (BBRS). That this registration included here for the courts attention took place on the 31st of October 2019

The Pursuer awaits the decision of the executive team at the BBRS as to the eligibility of the pursuers case for entry into this scheme. The Pursuers case before the BBRS relates to a dispute with the Clydesdale Bank which can be traced back to the Pursuers banking relationship before the sale of the Pursuers debt, securities and guarantee's to Promontoria (Chestnut) Limited.

In order that this case, be considered the BBRS will require to decide if the Pursuers case is eligible for entry to the scheme. This will necessitate an allowance of time for a decision to be made by the BBRS.

In the event that the eligibility decision in the Pursuers case has not been made, the application to the BBRS has not been withdrawn, or has made an eligibility decision in the Pursuers favour. It is agreed that the sist will automatically be extended for a period of six months from the 24th of July 2020.

As a direct result of the above and in agreement with all participating parties to this motion the parties crave the court to have the proceedings sisted for a period up to and including the 24th of July 2020 to allow the BBRS process to be effected.

It is understood from all parties to this motion that failure by the Pursuer to be eligible for inclusion to the BBRS will result in the resumption of the action GLW-A205-19.

All parties to this motion hereby agree that this motion does not supersede any right by any party contained in this motion to resume the action GLW-A205- 19 after the 24th of July 2020 excepting the extension clause above.

That all parties to this motion will bear their own respective legal costs of the said motion

From: Devine, Joan <Joan.Devine@addleshawgoddard.com>
Sent: 27 January 2020 12:07
To: John Guidi <john@unicornhomes.co.uk>
Cc: Patrick.Fulton@dlapiper.com
Subject: RE: Motion to Sist [ADDGDD-Active.FID3830212]

Mr Guidi,

I have taken instructions. Promontoria (Chestnut) Limited, the Second Defender, do not consent to the proposed motion to sist the court action proceeding under court reference GLW-CA-60-19 (previously GLW-A205-19).

Joan Devine
Partner

Addleshaw Goddard LLP

From: John Guidi [mailto:john@unicornhomes.co.uk]
Sent: 27 January 2020 12:20
To: john.glen.mp@parliament.uk
Cc: EST.action@hmtreasury.gov.uk; 'HOLLINRAKE, Kevin (2nd Mailbox)'; Andrew.Bailey@fca.org.uk; lewis.shandsmith@thebbrs.org; phil.chronican@nab.com.au; Jocelyn R Turner; david.duffy@cybg.com; Ian Lightbody; Brian Little; james.hurley@thetimes.co.uk
Subject: FW: Motion to Sist [ADDGDD-Active.FID3830212]
Importance: High

Dear Minister

Please find enclosed reply from Promontoria (Chestnut) Ltd for your consideration and action.

John Guidi
Glasgow

From: Fulton, Paddy <Patrick.Fulton@dlapiper.com>
Sent: 27 January 2020 17:40
To: John Guidi <john@unicornhomes.co.uk>
Subject: RE: Motion to Sist [DLAP-UKMATTERS.FID4806859]

Dear Mr Guidi,

I refer to your below email which I have now had the opportunity to discuss with my client

The Bank's position is that they would not oppose a motion which was lodged with the Court in similar terms to the motion you circulated on Friday. The Bank will leave consideration of any further motion you may make in this regard for the Court to determine.

Kind regards,

Paddy

Paddy Fulton

Associate

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E patrick.fulton@dlapiper.com

From: John Guidi [mailto:john@unicornhomes.co.uk]

Sent: 28 January 2020 09:49

To: Fulton, Paddy

Subject: RE: Motion to Sist [DLAP-UKMATTERS.FID4806859]

Importance: High

Good Morning Mr Fulton thank you for your clients reply to my request for a motion to sist. In consideration of that answer and to assist me with this endeavour and connected with my question at the forthcoming Virgin Money AGM in London which I will attend. I seek the following. To have the motion signed by your clients. I have included the original motion (now corrected) duly signed. I would be grateful if you would ask your clients (I assume CEO David Duffy) to sign the enclose motion. I am seeking to have this returned to me today whilst on my journey to London. Any questions please contact me as I am available all day.

Regards

John Guidi