

Banks accused of forging signatures

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Lloyds has denied claims that it is among the banks involved

Banks are forging signatures on legal documents on an industrial scale, one of Britain's most powerful police commissioners has claimed.

Anthony Stansfeld, police and crime commissioner for Thames Valley, accused the Serious Fraud Office, the Financial Conduct Authority and the National Crime Agency of sitting on "overwhelming" evidence of falsification of documents for eight months without taking action.

Mr Stansfeld said: "They sit on things and pass the buck so no one takes responsibility. The documents put in front of courts and claimed to be genuine are in many cases forgeries.

"Not only are the signatures of the bank officials forged but customers' signatures are forged. Bank statements and other documentation is altered to the bank's advantage. A mass of irrefutable evidence for this has been with the SFO for eight months, and as far as I am aware, [they have done] nothing about it."

The Treasury select committee is among groups to have raised concerns that banks are forging signatures on court paperwork and loan agreements.

Victims allege that forged signatures have been used for a variety of reasons, including to create loan documents they say they never signed and to force through home repossessions quickly.

Julian Watts, founder of the Bank Signature Forgery Campaign, has collated what he claims is evidence showing widespread forgery by banks. According to Adam Brand, a handwriting expert, it appears that various employees signed on behalf of a single bank worker responsible for putting their name to important documents.

These included the paperwork presented to a court when a lender was taking possession of a borrower's home.

The all-party parliamentary group on fair business banking has accused Lloyds Banking Group of being one of the banks involved, a claim it has vehemently denied.

In July the Treasury committee asked the FCA and the NCA to look into the issue after the MP Steve Baker, a committee member, said he had seen concerning examples of the issue.

Last month Mr Watts and Mr Stansfeld met the NCA to discuss the issue. Mr Stansfeld and Kevin Hollinrake MP, co-chairman of the all-party group, also met the City regulator. Mr Stansfeld said he would be raising the issue with the Home Office.

A spokeswoman for the SFO said: "We have been assessing whether this is a matter that fits the SFO's remit to investigate. We will continue to assess any further material we receive."