

Dame Linda Dobbs DBE  
Red Lion Chambers  
18 Red Lion Court  
London  
EC4A 3EB

17<sup>th</sup> January 2020

Dear Dame Linda

### **HBOS Reading – The Dobbs Review**

BTU is the largest independent trade union representing staff in Lloyds Banking Group.

In June 2018 you wrote to the Rt Hon. Nicky Morgan MP, Chair of the Treasury Select Committee, and said: “We are aiming to finish our work as expeditiously as possible, consistent with carrying out a thorough inquiry. Our hope is that we will complete our report during the second half of next year”.

We appreciate that your inquiry is extensive, involving a large volume of information and interviewing numerous individuals but you were appointed in April 2017, some 34 months ago, with all the resources you needed and your report has still not been published. To put that in to perspective, Lord Levenson’s inquiry into the culture, practices and ethics of the British press heard 337 witnesses, had 300 written statements to review, millions of documents to sift through and still managed to produce a 2,000-page report in 18 months. You have had nearly twice as long, and you’ve produced nothing to date.

On 12th July 2018, we wrote to the Rt. Hon Nicky Morgan and said:

“Those affected by the Reading Fraud including taxpayers.....and Bank customers have a right to know what went on and why and they should not have to wait another 18 months to get answers to those questions. Justice delayed is definitely justice denied, especially when you read some of the personal stories of those customers who suffered at the hands of the fraudsters at HBOS Reading”.

There will be some who will conclude that your report is being delayed unnecessarily to allow the key actors in the Reading scandal to retire or leave the bank, many with lucrative severance and retirement packages.

The more worrying aspect of your failure to publish your report is that those customers who were affected by the criminal activities linked to HBOS Reading, will have seen 3 of the 6

people jailed walk free. That's a scandal.

There can no excuses for further delay and we would urge you to set out in writing now when your report will be published.

A copy of this letter and your response will be sent to members of the Treasury Select Committee and members of the All Party Parliamentary Group on Fair Business Banking.

I look forward to your response.

Yours sincerely

Mark V Brown  
General Secretary