



TTF's Advisory Group

Meeting Notes

7th August 2023, held on Zoom from 4pm to 5pm

Attendees - all are members of TTF's Advisory Group, [see here](#)

- John Howard, Advisory Group Chair
- Mark Bishop
- David Masters
- Roger Mullin
- Mike O'Dwyer
- JB Beckett
- Martin White

+ Andy Agathangelou, Founder of TTF

Apologies:

- David Pitt-Watson
- Steve Kenzie
- Sue Lewis
- Greg LeRoy
- Gavin Starks
- Sue Flood

CONFLICTS OF INTEREST

- Checked
- No conflicts of interest were declared

NOTES FROM THE LAST MEETING

- Held on 3rd July 2023
- Notes approved
- Notes to be put onto the website here:
<https://www.transparencytaskforce.org/advisory-group/>

UPDATE ON PREVIOUS ACTIONS:

- Action: Andy to explore UK Regulators Network in connection with the general failure of regulators to take effective enforcement action
 - AA has emailed Attricia Archer, Director - awaiting a response
- Action for Andy - do more for TTF to engage with the CMA
 - Ongoing dialogue with Gill Street, External Relations Manager

KEY TALKING POINTS IN TODAY'S MEETING

The Westminster Hall Debate on the Business Banking Resolution Service (BBRS)

- TTF contributed to the effort to get the debate to happen
- Held on 11th July, led by William Wragge MP, Chair of the APPG on Fair Business Banking
- Widespread and very serious criticism of the BBRS
- A BBRS whistleblower is mentioned - TTF have been involved in the Protected Disclosure
- TTF gets a mention in the debate
- Major concern - the Government is keen to have the Financial Ombudsman handle complex disputes between businesses and banks - we believe independent statutory tribunals are the best way forward - discussed
- Whistleblowers spoke out about the FOS in the 2018 [Dispatches Undercover: Who's Policing Your Bank?](#)
- Here's the [Hansard Report](#) of the Debate, which is also available to [watch on Parliament TV](#).

Treasury Committee has opened Inquiry on SME Finance/BBRS

- We successfully campaigned for [the inquiry](#) to be opened, see [here](#)
- TTF will be responding; deadline is now 1st September (extended from August 13th)
- We have an online event about it on August 8th, see [here](#)

APPG on Personal Banking & Fairer Financial Services

- TTF provides the Secretariat, as volunteers
- Philips Trust Corporation, ongoing - evidence gathered from victims has been passed to FCA; they should now carry out a proper investigation; but will they?
- Operation Optimise, ongoing
- Call for Evidence about the FCA - ongoing - report continuing to be written

APPG/TTF Lunch Meetings

- Going well
- We have organised for an extra one, to be in Parliament, on November 13th - should result in even better engagement with Parliamentarians and the media
- Will cost about £100 per lunch, depending on numbers

APPG on Fair Business Banking v FCA on the IRHP mis-selling issue

- TTF will be involved with the fundraising activity - awaiting the APPG to lead the way

Labour Party Front Bench

- Strategically very important given the upcoming election
- Various endeavours underway to seek engagement with Labour's front bench
- Action for Andy - to also reach out to Lib Dems, SNP and the Green Party