

THE **TRANSPARENCY** TIMES

“Because sunlight is the best disinfectant”

Issued Friday, December 19th 2025

CONTENTS

<u>1. OVERHAUL OF OUR GROUP MEETINGS; PLEASE BE SURE TO APPLY TO JOIN THE GROUPS YOU WANT TO BE INCLUDED IN.</u>	<u>2</u>
<u>2. LETTER OF THANKS TO JOHN MCGUINNESS TD AND ALL THE OTHERS WHO SPOKE UP FOR WHISTLEBLOWERS</u>	<u>5</u>
<u>3. UPCOMING EVENTS IN 2026</u>	<u>10</u>
<u>4. PRESS RELEASE FROM THE APPG ON INVESTMENT FRAUD AND FAIRER FINANCIAL SERVICES ON ITS ANNUAL AGM AND ELECTION OF NEW MEMBERS</u>	<u>12</u>
<u>5. THANK YOU PUNTER SOUTHALL ANALYTICS FOR BECOMING AN ADVERTISING SPONSOR FOR TTF</u>	<u>13</u>
<u>6. TREASURY SELECT COMMITTEE MEETING: WORK OF THE FINANCIAL CONDUCT AUTHORITY - ORAL EVIDENCE</u>	<u>13</u>
<u>7. ARTICLE: TREASURY MOCKED FOR £100K FINANCIAL SERVICES 'LEADERSHIP' ROLE</u>	<u>14</u>
<u>8. IRELAND MATTERS!</u>	<u>14</u>
<u>9. TTF'S CONSULTATION RESPONSE THE FCA'S CONSULTATION ON CP25/27: MOTOR FINANCE CONSUMER REDRESS SCHEME</u>	<u>15</u>
<u>10. GOOD JOBS FIRST 2025 ANNUAL ROUNDUP: THE STATE OF UK REGULATORY ENFORCEMENT IN 2025</u>	<u>16</u>
<u>11. BETTER FINANCE NEWS</u>	<u>16</u>
<u>12. ARTICLE: NATIONWIDE FINED £44M FOR 'INEFFECTIVE' CRIME CONTROLS</u>	<u>17</u>
<u>13. PODCAST: BBC RADIO 4: THE REITH LECTURES</u>	<u>17</u>
<u>14. ARTICLE: PENSIONS MINISTER SAYS GOVT CANNOT INTERVENE WITH HARTLEY PENSIONS</u>	<u>18</u>
<u>15. DOCUMENT: BBRS V KRIWALD: COUNTY COURT UPHOLDS SME'S RIGHT TO CHALLENGE BANKING DISPUTE RESOLUTION PROCESS</u>	<u>18</u>

<u>16. ARTICLE: LENDING SCANDAL REDRESS SCHEME FOR SMALL FIRMS ENTERS LIQUIDATION</u>	<u>19</u>
<u>17. BLAST FROM THE PAST VIDEO: FCA BANKING REVIEW</u>	<u>19</u>
<u>18. WEEKLY ROUND-UP OF REGULATOR AND GOVERNMENT ARTICLES</u>	<u>19</u>
<u>19. PODCAST: CORYLATED - HOSTED BY LINDSEY ROGERSON AND RACHEL WOLCOTT</u>	<u>21</u>
<u>20. FCA NEWS</u>	<u>22</u>
<u>21. STEVE CONLEY, FOUNDER OF THE ACADEMY OF LIFE PLANNING BLOGS</u>	<u>22</u>
<u>22. BETTER MARKETS: TRUMP TRACKER</u>	<u>23</u>
<u>23. LETTER TO THE EDITOR</u>	<u>23</u>
<u>24. TTF'S BOOK OF THE WEEK: "A PRACTICAL GUIDE TO FINANCIAL OMBUDSMAN SERVICE CLAIMS" BY ADAM TEMPLE AND ROBERT SCRIVENER</u>	<u>24</u>
<u>25. VIDEOS TO WATCH ON TTF TV</u>	<u>25</u>
<u>26. TO SEE OUR SOCIAL MEDIA ACTIVITY LAST WEEK</u>	<u>25</u>
<u>27. NEWS THROUGH OUR MEDIA SCANNERS</u>	<u>25</u>
<u>28. THOUGHT FOR THE WEEK</u>	<u>26</u>

Note: to open links in a new tab, do the following:

- If using a PC: Right click on the link and select 'open in new tab'
- If using a Mac: Press Command and click on the link

1. OVERHAUL OF OUR GROUP MEETINGS; PLEASE BE SURE TO APPLY TO JOIN THE GROUPS YOU WANT TO BE INCLUDED IN.

In the never-ending quest to make the best possible use of our limited resources whilst maximising our usefulness and impact, we are overhauling our group meetings.

In broad terms the changes we are making to our groups moving forward are to:

- 1) Enable more people to be able to access some of the existing groups we have been running; for example our group on 'Lawfare'
- 2) Create some new groups to cater for issues that are relevant to many people in the TTF community, where we know there is demand for those new groups; for example our new Fellowship group
- 3) Reactivate some of our international activity; for example TTF Australia and TTF USA/Canada
- 4) Increase the frequency of meetings such that virtually all our meetings are taking place weekly

- 5) Check that each group is relevant and suitable to its members
- 6) Apply a bit of basic governance to the way the groups operate

One other change is to shorten our online events. These have been on a Tuesday, starting at 6:00PM and ending at 7:30PM UK time; they will now be ending at 7:00PM. The idea here being to make the online events a bit tighter, crisper; more succinct.

Please see the table below, which we hope is self-explanatory, but if you have any queries please get in touch.

And be sure to 'learn more and apply to join the group' even if the group is one you are already part of, unless of course you don't want to be included moving forward.

“THE TTF TIMETABLE”

Note 1: The tables below provide an overview of our timetable as of 5th January 2026.

Note 2: All events/meetings shown below are held online, on Zoom.

Note 3: All can apply to join the sessions in green cells; the beige cells are by invitation only.

TIME/ DAY	TUESDAYS	WEDNESDAYS	THURSDAYS
8AM - 9AM UK time			<p>TTF AUSTRALIA Click here to learn more and to apply to join the group.</p>
9AM - 10AM UK time		<p>APPG IF&FFS SECRETARIAT COMMITTEE MEETING By invitation only.</p>	
10AM - 11AM UK time		<p>APPG IF&FFS MEMBERS MEETING. By invitation only.</p>	
11AM - 12PM UK time	<p>ISSUES WITH WILLS, TRUSTS, FUNERAL PLANS AND POA Click here to learn more and to apply to join the group.</p>	<p>ISSUES WITH THE FINANCIAL OMBUDSMAN SERVICE Click here to learn more and to apply to join the group.</p>	<p>ISSUES WITH THE FINANCIAL CONDUCT AUTHORITY Click here to learn more and to apply to join the group.</p>

12PM - 1PM UK time			
1PM - 2PM UK time	LAWFARE: FOR PEOPLE TAKING MATTERS TO COURT OR TRIBUNAL Click here to learn more and to apply to join the group.	IRELAND MATTERS Click here to learn more and to apply to join the group.	FELLOWSHIP: FOR PEOPLE SEEKING HOPE, HELP AND HEALING Click here to learn more and to apply to join the group.
2PM - 3PM UK time			
3PM - 4PM UK time	1ST TUES/MTH: TTF ADVISORY GROUP MEETING; 4TH TUES/MTH: FX ISSUES By invitation only.	2ND WEDS/MTH: RSA'S RESPONSIBLE FINANCE FOR GOOD NETWORK By invitation only.	FIGHTING THE WEAPONISATION OF INSOLVENCY Click here to learn more and to apply to join the group.
4PM - 5PM UK time			
5PM - 6PM UK time		ISSUES WITH INVESTMENT AND PENSION SCANDALS Click here to learn more and to apply to join the group.	ISSUES WITH BANKS Click here to learn more and to apply to join the group.
6PM - 7PM UK time	ONLINE TTF EVENT See Transparency Times for upcoming event details. Click here to subscribe.		
7PM - 8PM UK time			TTF USA & CANADA Click here to learn more and to apply to join the group.

Also, please do note that as explained in the table above the new groups won't be starting until week commencing 5th January i.e. there are no TTF meetings next week or the week after. And the next edition of the Transparency Times won't be until week commencing 5th January either.

2. LETTER OF THANKS TO JOHN MCGUINNESS TD AND ALL THE OTHERS WHO SPOKE UP FOR WHISTLEBLOWERS



Please be a co-signatory to an important letter of thanks to John McGuinness TD and all the other politicians in Ireland who spoke up in such a compelling way for whistleblowers to be better protected.

We're pleased to share the powerful speech delivered on Wednesday 26th November in the Irish Parliament by John McGuinness TD, and others. In his remarks, John McGuinness TD spoke passionately about the importance of whistleblowers and victims of banking misconduct being treated fairly by the State.

As he highlighted, there is a significant gap between how these individuals *should* be treated and how they *have* in fact been treated.

Like Mr McGuinness TD, TTF is firmly of the view that whistleblower protections are in desperate need of improvement; not just in Ireland, or the UK; but everywhere around the world.

You can watch the recording [here](#); and if you have any interest in whistleblowing you WILL find it highly compelling!

In his speech, Mr McGuinness TD referenced Lorraine Morris. If you don't already know Lorraine, you can view her LinkedIn profile [here](#); she, like many whistleblowers, has been 'battered by the state' and is an outstanding advocate for social justice. You may also be interested in [this report](#), launched in the UK Parliament on 13 November at the All-Party Parliamentary Group on Investment Fraud and Fairer Financial Services' Summit, by [BankConfidential](#).

The work of BankConfidential, supported by people such as Lorraine Morris and others, is clearly making a real impact. We would like to collectively thank John McGuinness TD and all the other politicians who spoke up for whistleblowers for their remarks on Wednesday, to ensure they all fully understand how much their support means to whistleblowers, victims of banking misconduct, advocates for reform, and so on.

We are therefore preparing an open letter of thanks to John McGuinness TD and the others, on behalf of TTF.

The latest draft of our ‘thank you letter’ is [here](#); we’ll continue to finesse it before sending the final version.

The co-signatories thus far are:

Adrian Flynn, Ireland
Ahmet Latif, UK
Alan Whitton, UK
Alex Varley-Winter, UK
Alexandra Zitkus, Transparency Task Force, Netherlands
Amy Lawson-Gill, UK
Andrea Hindley, UK
Andrea Willows, UK
Andrew Page, UK
Angus Dalgelish, UK
Annemarie Borg, Antara Project, UK
Arpita Dutt, Parrhesia Inc, UK
Arun Aggarwal, UK
Aymeric Kalife, iDigital Partners, France
Beryl Williams, UK
Brian Reilly, Access2Justice, Ireland
Bryan Hall, UK
Byron Jenkins, The Hub-Ireland, Ireland
Carol Bell, UK
Catherine Fox, Ireland
Catherine Jarvis, UK
Chelsea Houghton, Transparency Task Force, UK
Christine Thorley, UK
Clare Leonard, Ireland
Cliff Southcombe, Shared Wealth International, UK
Clive May, UK
Cormac Butler, UK

David Crowther, UK
David Hogg, UK
David Lewis, UK
Debra Sofia Magdalene, SSB Law Victims Group, UK
Denis Connaughton, Ireland
Dermot Reilly, Ireland
Derry O'Donnell, Ireland
Edward Meerloo, UK
Erskine Holmes, Glenall Housing Co-operative, Ireland
Frances May, UK
Francis Davey, Ireland
Gary Rivlin, USA
Geoff Egan, UK
George Patellis, USA
Gerry Burns, Ireland
Gordon Crosthwaite, Philips Trust Action Group, UK
Gordon Neave, Laurie Neave Ltd, UK
Graham Dickenson, UK
Gurch Samra, UK
Htay Kywe, Hilldales, UK
Hugh McDermott, Ireland
Hugo Wuyts, UK
Ian Duffield, UK
Ian Neale, UK
Ian Stocks, UK
Jacqueline Hill, UK
Jacqui Thoms, UK
James Glanville, UK
Jane Westwood, UK
Jeremy Kenny, Ireland
John Ashton, University of York, UK
John Baines, UK
John Beasley, UK
John Bell, UK
John Byrne, UK
John Stewart Houston, UK
John Hunter, UK Shareholders Association, UK
John Webb-O'Rourke, Ireland
Julian Troth, UK

Kamron Moore, UK
Kavon Hussain, Consumer Rights Solicitors, UK
Kevin Albertson, UK
Liam Deegan, Ireland
Libby Liu, Whistleblower Aid, USA
Linda Duffield, UK
Lynn Parsons, Philips Trust Action Group, UK
Majella Rippington, Ireland
Mandy Orchard, UK
Marcel Gierlach, UK
Mark Berry, UK
Mark Wright, BankConfidential CIC, UK
Martin Allen, UK
Martin Woolls, UK
Maurice O'Regan, Ireland
Maurice McIlwraith, Ireland
Michael Grimsdale, UK
Michael Toppin, UK
Mike Molloy, Ireland
Muhammad Mahmood, Australia
Mikkel Bates, UK
Nash Popvic, UK
Niall Quinn, Ireland
Nick Rogers, UK
Nigel Cairns, UK
Professor Nigel Harper, Ethical Banking Standards Counsel, UK
Paul Birch, UK
Paul Carey, Ireland
Paul Clark, UK
Paul Cocker, UK
Paul Fuller
Paul Weir, UK
Peter Hardy, UK
Ray Harrison, UK
Rebeca Sandoval del Campo, Freelance Investigator, Spain
Ric Walker, UK
Richard Emery, UK
Richard Harris, UK
Richard Kavanagh, Ireland

Richard Wilkinson, Retired Academic, UK
Rick Adkinson, Private Capital Limited Hong Kong, Hong Kong
Robert Baxter, UK
Robert Dellner, UK
Robert Hodgkinson, UK
Robert Kibbler, GetSAFE, UK
Robert Moloney, Selling Solutions, Ireland
Robert Winsor, UK
Rod Fox, UK
Roger Giles, UK
Rosco White, UK
Safwan Abdul Salam, UK
Seamus Maye, Ireland
Shane Norman, Business Development for Fund Managers, UK
Sheila Gardner, Blackmore Bond Investor, UK
Sheila Rockliffe, UK
Shirley Grisedale, UK
Shoaib Akhtar, UK
Stephen Barker, Peterloo Estates Ltd, UK
Stephen Conley, Get SAFE (Support after Financial Exploitation), UK
Stephen Matthewman, Spain
Steve Middleton, UK
Stuart Goodwillie, UK
Sue Milton, SSM Governance Associates, UK
Susan Wood, UK
Susannah Wilkinson, UK
Tim Leighton, UK
Tom Roche, Just Forests, Ireland
Tony Ball, UK
Tracy Boylin, People Genetics Ltd, UK
Tristram Hicks, UK
William Burton, UK
Yvette Ruddock, Isle of Man

**To be included as a co-signatory please
now [click here](#) to complete a short form.**



3. UPCOMING EVENTS IN 2026

“Litigants in Person: Practical Tips to help Davids beat Goliaths”

Tuesday, 6th January 2026, 6:00pm-7:00pm **Greenwich Mean Time**, on Zoom

[Click here](#) for full details to book your free place.

About the event

Following on from our recent session on “*Litigants in Person: Practical Strategies for Court and Hearings*”, this follow-up event continues the conversation about navigating the legal system without formal representation.

This forum brings together speakers and participants to share practical tips, common challenges, and confidence-building approaches for people representing themselves – the everyday “Davids” facing resource-rich “Goliaths” in court.

Whether you’re a self-represented litigant, advocate, or interested stakeholder, this session offers practical, real-world guidance on how to approach hearings and legal processes more constructively – helping level the playing field and empower individuals in their pursuit of justice.

Ahead of the event, participants may wish to read an article by John Barwell, who spoke at the first session and will speak again at this one: “*AI and the Self-Represented: How Technology Is Redefining the Fight for Justice*”.

“Opus: Dark Money, a secretive cult, and its mission to remake our world”

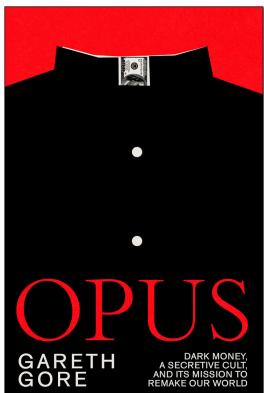
Tuesday, 13th January 2026, 6:00pm-7:00pm **Greenwich Mean Time**, on Zoom

[Click here](#) for full details to book your free place.

About the event

Join us for an eye-opening discussion that uncovers the hidden networks, financial manoeuvres, and global influence explored in *Opus*, and the extraordinary story behind it - and we'll be joined by the author, Gareth Gore.

About the book



A thrilling exposé revealing how Opus Dei — a secretive, ultra-conservative Catholic sect — pushed its radical agenda within the Church and around the globe, using billions of dollars siphoned from one of Europe's largest banks.

For over half a century, Banco Popular was one of the most profitable banks in the world — until one day in 2017, when the Spanish bank suddenly collapsed overnight. When Gareth Gore was dispatched to report on the story, he uncovered one of the most brazen cases of corporate pillaging in history, perpetrated by a group of men sworn to celibacy and self-flagellation.

Drawing on unparalleled access to bank records, insider accounts, and exclusive interviews with whistleblowers from within Opus Dei, Gore reveals how money from the bank was used to lure unsuspecting recruits — some of them only children — into a life of servitude. He also tracks the ascent of Opus Dei around the globe, exposing its role in bankrolling many right-wing causes, including the US Supreme Court's overturning of Roe v. Wade.

In Opus, Gore tells a shocking story of money and power that spans decades and continents. Documenting Opus Dei's secret history for the first time, this thrilling work of investigative storytelling raises important questions about the dark forces that shape our society.

About the author



GARETH GORE

Gareth Gore is an investigative journalist and editor with close to two decades of experience, who has reported from over twenty-five countries and covered some of the biggest financial stories. His writing has been published by Bloomberg, Thomson Reuters, and IFR. He is the host of The Syndicate podcast, which tells the behind-the-scenes stories of the biggest financial deals in history. He lives in London with his partner and three daughters.

4. PRESS RELEASE FROM THE APPG ON INVESTMENT FRAUD AND FAIRER FINANCIAL SERVICES ON ITS ANNUAL AGM AND ELECTION OF NEW MEMBERS

The logo for the All-Party Parliamentary Group on Investment Fraud and Fairer Financial Services (appg) is displayed. It features a black square with a white silhouette of the Palace of Westminster (the UK Parliament) at the top, and the lowercase letters "appg" in white below it.

Investment Fraud & Fairer Financial Services

PRESS STATEMENT

The All-Party Parliamentary Group on Investment Fraud and Fairer Financial Services Holds Annual General Meeting and Elects New Officers

11th December 2025, London.

The All-Party Parliamentary Group on Investment Fraud and Fairer Financial Services has elected its new leadership following its AGM at Portcullis House on Wednesday 10th December.

John McDonnell MP will serve as Chair, supported by Vice Chairs Sarah Boo MP, Lord Davies of Brixton, and Ben Lake MP—a strong cross-party team committed to driving reform, protecting consumers, and supporting victims of investment fraud.

You can access the press statement from the APPG on Investment Fraud and Fairer Financial Services about these changes [here](#).

5. THANK YOU PUNTER SOUTHALL ANALYTICS FOR BECOMING AN ADVERTISING SPONSOR FOR TTF



[Punter Southall Analytics](#) provides data-driven solutions that support lawyers to recover historic losses on behalf of consumers and businesses.

[Managing Director David Rankin](#) says:

“We’re happy to support TTF because it’s raising awareness of issues that need resolving, speaking up for people that have been harmed.”

Other advertising sponsors are wanted - get in touch if you’d like to discuss your options.

6. TREASURY SELECT COMMITTEE MEETING: WORK OF THE FINANCIAL CONDUCT AUTHORITY - ORAL EVIDENCE



The meeting took place on Tuesday 16th December at 10:00am.

Witnesses Included:

- Nikhil Rathi, Chief Executive, Financial Conduct Authority
- Ashley Alder, Chair, Financial Conduct Authority
- Sarah Pritchard, Deputy Chief Executive, Financial Conduct Authority
- Simon Walls, Interim Executive Director, Markets, Financial Conduct Authority

You can watch the meeting on Parliament TV catch up [here](#).

7. ARTICLE: TREASURY MOCKED FOR £100K FINANCIAL SERVICES 'LEADERSHIP' ROLE

Treasury mocked for £100k financial services 'leadership' role

You can access the article [here](#).

8. IRELAND MATTERS!



We now have a regular slot in the Transparency Times about matters relating to Ireland; we are finding many 'kindred spirits' amongst the campaigners, subject-matter experts and politicians in Ireland.

And also, our regular weekly *Ireland Matters* Zoom meetings are a chance for our members across Ireland and beyond to connect, share relevant updates and discuss ongoing and upcoming campaigns, actions and developments related to what's happening in Ireland.

Here are some recent media articles about Ireland related matters:

- [Lawyer says Irish taxpayers will spend of €120.5m on criminal free legal aid in 2025](#)
- [At the end of The Reinvention Summit 2025 Victoria Pelletier called out something most of us spend years avoiding](#)
- [Another letter on the mat. ↗ You already know what it says.](#)
- [MCGUIRK: Judge Cregan's unfair attack on Enoch Burke](#)
- [Unlawful Eviction "Wild West Style" Northern Ireland](#)
- [The Government found €125 million for Ukraine, yet refuses to fund blister packs for older people, the infirm, and the most vulnerable in our own communities](#)

9. TTF'S CONSULTATION RESPONSE THE FCA'S CONSULTATION ON CP25/27: MOTOR FINANCE CONSUMER REDRESS SCHEME



Response to the FCA's Consultation on
CP25/27: Motor finance consumer redress scheme
From the Transparency Task Force
<https://www.fca.org.uk/publications/consultation-papers/cp25-27-motor-finance-consumer-redress-scheme>
Date of submission: 12th December 2025

You can access our consultation response [here](#).

10. GOOD JOBS FIRST 2025 ANNUAL ROUNDUP: THE STATE OF UK REGULATORY ENFORCEMENT IN 2025



Here's a snippet from the webpage:

"A review of data collected for the Good Jobs First's Violation Tracker UK database (VT UK) reveals that the number of enforcement actions taken against companies has declined for many regulators in 2025. The most significant drops were seen in consumer protection, safety, and labour market cases. Total penalties were also down for financial and environmental offences."

"Two agencies defied the trend. The Competition and Markets Authority (CMA) announced more than two dozen substantial penalty actions, while Ofwat brought major cases against the water industry."

"The UK's relatively good track record on disclosure is also under threat from the 'growth agenda,' something which the public will want to keep an eye on into 2026. Disclosure requirements for regulatory bodies is vital if we are to hold corporations accountable for harms to people and the planet."

You can access full details [here](#).

11. BETTER FINANCE NEWS



- [Press Release - Strong Markets, Weak Pensions: The Real State of European Pensions](#)
- [European Individual Investors Struggle to Access Climate Solutions in the Global South, New BETTER FINANCE Study Finds](#)

TTF is proud to be an associate member of Better Finance.

12. ARTICLE: NATIONWIDE FINED £44M FOR 'INEFFECTIVE' CRIME CONTROLS

Nationwide fined £44m for 'ineffective' crime controls

You can access the article [here](#).

Here's some more media coverage about this topic:

- [FCA fines Nationwide £44m for failings in financial crime controls](#)
- [Nationwide fined £44m by watchdog for financial crime control failings](#)
- [Nationwide fined £44m for financial crime failures](#)
- [Nationwide hit with record fine after failing to spot customer's £27m Covid fraud](#)
- [Nationwide fined £44 million by watchdog after missing Covid fraud 'red flags'](#)
- [FCA fines Nationwide Building Society £44m for AML failings](#)
- [Nationwide hit with fine after failing to flag Covid furlough fraud](#)

Many thanks to TTF community member Imran for bringing this to our attention.

13. PODCAST: BBC RADIO 4: THE REITH LECTURES



The Reith Lectures

Here's a snippet from the website:

"The Reith Lectures were inaugurated in 1948 by the BBC to mark the historic contribution made to public service broadcasting by Sir John (later Lord) Reith, the corporation's first Director-General.

John Reith maintained that broadcasting should be a public service which enriches the intellectual and cultural life of the nation. It is in this spirit that the BBC each year invites a leading figure to deliver a series of lectures on radio. The aim is to advance public understanding and debate about significant issues of contemporary interest."

You can access all available episodes [here](#).

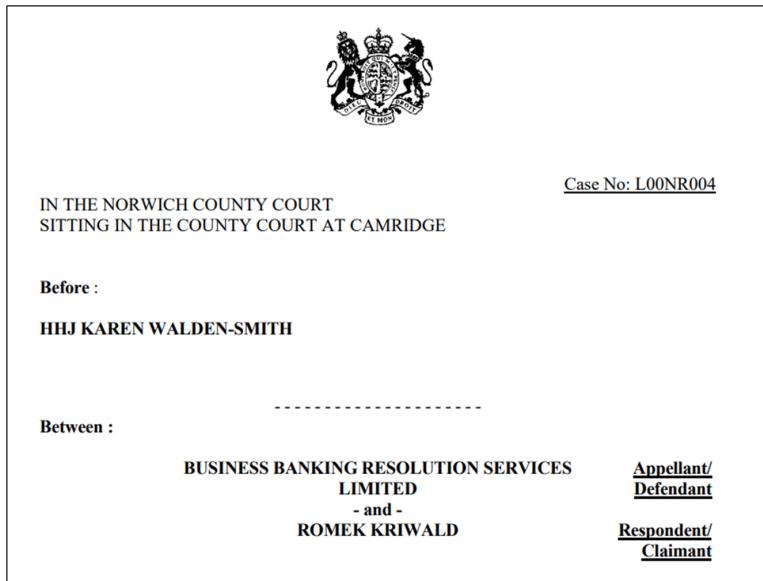
14. ARTICLE: PENSIONS MINISTER SAYS GOVT CANNOT INTERVENE WITH HARTLEY PENSIONS

Pensions minister says govt cannot intervene with Hartley Pensions

You can access the article [here](#).

Many thanks to TTF member Paul Birch for bringing this to our attention.

15. DOCUMENT: BBRS V KRIWALD: COUNTY COURT UPHOLDS SME'S RIGHT TO CHALLENGE BANKING DISPUTE RESOLUTION PROCESS



In a significant judgment for SME banking disputes, HHJ Karen Walden-Smith has dismissed an appeal by Business Banking Resolution Services Limited (BBRS) and allowed a cross-appeal by respondent Romek Kriwald, a former director of NSB Limited.

You can access the document [here](#).

16. ARTICLE: LENDING SCANDAL REDRESS SCHEME FOR SMALL FIRMS ENTERS LIQUIDATION

Lending scandal redress scheme for small firms enters liquidation

The Business Banking Resolution Service will be closed having paid more to its senior staff than it did to complainants

You can access the article [here](#).

17. BLAST FROM THE PAST VIDEO: FCA BANKING REVIEW



You can access the video from New Years Eve 2015 [here](#).

18. WEEKLY ROUND-UP OF REGULATOR AND GOVERNMENT ARTICLES



- [FCA reforms trusts' cost disclosure rules after years of campaigning](#)
- [Tribunal rejects Darren Reynolds' appeal over 'dishonest' British Steel transfers](#)
- [Firms can be liable for unsuitable targeted support suggestions - FOS and FCA](#)
- [FCA launches new tool to fight financial crime](#)
- [FCA to increase scrutiny of home and travel insurers following 'super complaint'](#)



Solicitors **Regulation** Authority

- [SRA targets COLPs and COFAs in latest client money crackdown](#)



The
Pensions
Regulator

- [TPR DB landscape report shows continuing decline in scheme numbers](#)
- [Pension risk transfer: The year in review](#)
- [Sustainability of the UK's pension system must be addressed](#)
- [First Actuarial assists £1bn DB scheme to complete dashboards connection](#)
- [How trustees are navigating surplus reforms and embracing buy-in strategies](#)
- [How the LGPS is adapting to 'Fit for the Future' rules on principal investment advice](#)



HM Revenue
& Customs

- [HMRC says 'you must write to us' over due tax payments](#)



- [FCA boss: Treasury and MPs slowing deregulation push](#)

- [DWP launches consultation on improving scheme trusteeship and governance](#)
- [Citi Proud to Continue Supplying Services to UK Government](#)

Many thanks to TTF member Ian Stocks for bringing this to our attention.

19. PODCAST: CORYLATED - HOSTED BY LINDSEY ROGERSON AND RACHEL WOLCOTT



Welcome to 'Corylated', the podcast for compliance and risk aficionados. Rachel Wolcott and Lindsey Rogerson dive deep into the ever-evolving world of regulation and compliance. Unveiling trends, providing expert insights, and building a vibrant community, each episode is your gateway to mastering the historical context and current shifts in regulatory landscapes.

Tune in, stay informed, and enjoy the some of the trusty guidance we promise to deliver!

This week we are highlighting the episode “The Big DEI Rebrand”.

Here's an extract from the webpage:

“In this episode, Lindsey Rogerson and Rachel Wolcott talk about International Women’s Day 30 years on and how diversity, equity and inclusion (DEI) conversations have changed as a younger generation (well, younger than us!) come into the workplace.

This year Lindsey found women at a fintech event in London to be optimistic about work and their place at work. She tells us about trends like silent meetings (sounds delightful!) and what young women have to say about mentorship and maternity leave.

Rachel meets some women in Canary Wharf and talks about the state of DEI in the United States. It's a hot potato, but listen in to find out how Jamie Dimon, JP Morgan Chase's chief executive is standing up for DEI programs at his firm."

You can access the episode [here](#).

You can access all episodes of this excellent podcast [here](#), and you can subscribe to Compliance Corylated's newsletter [here](#).

20. FCA NEWS



- [FCA seeks feedback on proposals for UK crypto rules](#)
- [FCA sets out plans to help build mortgage market of the future](#)
- [Greater flexibility to be given for setting future contactless limits](#)
- [Regulation Round-up](#)
- [FCA expands insurance work in response to Which? super complaint](#)

21. STEVE CONLEY, FOUNDER OF THE ACADEMY OF LIFE PLANNING BLOGS



The Academy represents a profound shift in what financial planning can and should be: not a product-selling industry, but a movement of empowerment, transparency, and human flourishing. Founded by me, Steve Conley, the Academy is rooted in a soul-driven mission — to transform not just finances, but lives. Together with a global community of like-minded changemakers, we aim to create a world where personal sovereignty, purpose, and prosperity are accessible to all.

Here's Steve Conley's recent blogs:

- [Litigation Funding, Access to Justice, and the Risk of a False Binary](#)

- [When Flexibility Becomes Forgetting: Removing Annual Suitability](#)
- [Leaving Eden: Not a Fall, but an Initiation](#)
- [“New Blood” or Old Habits? Why a £1 Million Recruitment Drive Risks Solving Yesterday’s Problem](#)
- [Human Capital, Finology, and the Human-to-Human Economy](#)

You can access all of Steve's blogs [here](#).

22. BETTER MARKETS: TRUMP TRACKER



Here's a snippet from the website:

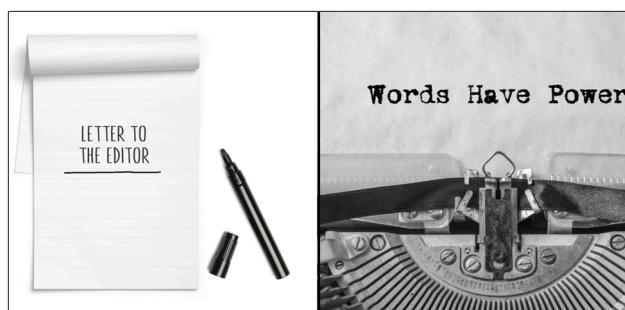
“The Trump Administration is making historic changes to financial policy and our regulatory system. Our team is tracking these changes, by agency”

You can access full details [here](#).

Andy Agathangelou says:

“Regardless of your politics or where you are in the world, it’s very useful to be able to see what’s available in this excellent database, which we’ll refer to frequently moving forward. Congratulations to Shayna Olesiuk and her colleagues at Better Markets for producing it.”

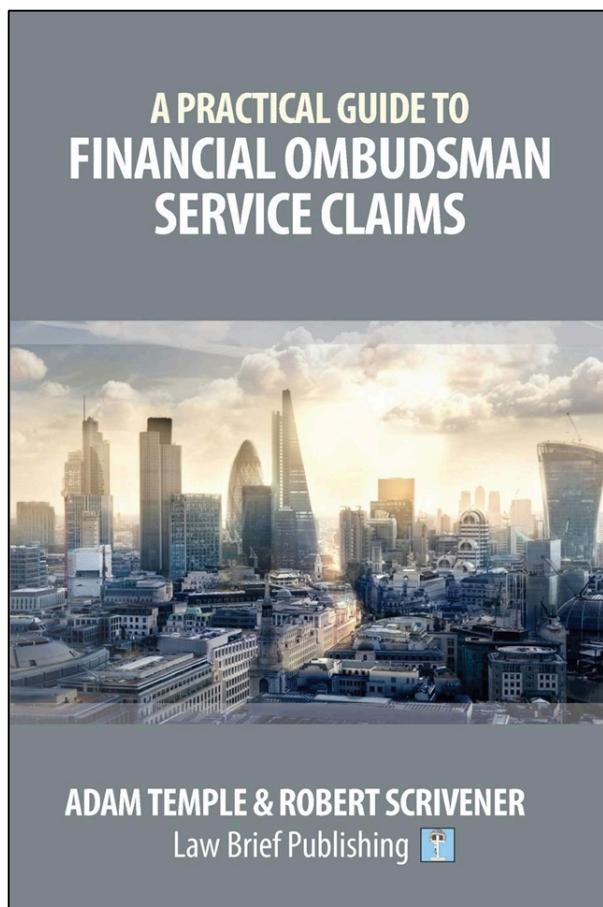
23. LETTER TO THE EDITOR



Would you like to submit a letter to the editor?

Members are welcome to submit a ‘Letter to the Editor’ if there is something they would like to share in the Transparency Times.

24. TTF’S BOOK OF THE WEEK: “A PRACTICAL GUIDE TO FINANCIAL OMBUDSMAN SERVICE CLAIMS” BY ADAM TEMPLE AND ROBERT SCRIVENER



Synopsis

This book cuts a path through the rules of the Financial Ombudsman Service (or ‘FOS’) with practical guidance to the law and procedure of FOS complaints. It provides an indispensable guide for lawyers navigating such complaints, and for those who wish to challenge FOS decisions before the Courts. It also addresses the difficult area of how FOS complaints interact with Court procedures.

ABOUT THE AUTHORS Adam Temple is a barrister at 4 Pump Court, specialising in financial services law. He regularly appears for the Financial Conduct Authority in regulatory cases, and for banks, IFAs and insurance companies in all manner of disputes. He has particular expertise in FOS claims and is regularly instructed to advise on matters of systemic interest to his clients. He has appeared for an Interested Party in a judicial review of a FOS decision.

Robert Scrivener is a barrister at 4 Pump Court. He routinely acts in banking and financial services disputes, particularly appearing for insurers, banks and other authorised firms. He has been instructed on a number of cases arising from FOS decisions, and is often instructed in disputes giving rise to issues under the Financial Services and Markets Act and the FCA Handbook.

You can purchase the book on Amazon [here](#).

25. VIDEOS TO WATCH ON TTF TV



To access our huge library of previous event recordings, click [here](#).

26. TO SEE OUR SOCIAL MEDIA ACTIVITY LAST WEEK



[Click here to access our 'X' \(formerly Twitter\) feed](#)



[Click here to access our LinkedIn feed](#)



[Click here to access our Facebook feed](#)



If you haven't done so already, please [click on this link](#) and also follow us on Instagram.



If you haven't done so already, please [click on this link](#) and also follow us on Bluesky.

27. NEWS THROUGH OUR MEDIA SCANNERS

Many thanks to Tim Leighton (UK) for:

- [Lloyds the landlord: how the bank quietly became a big rental property player](#)

Many thanks to Nigel Cairns (UK) for:

- [Lloyds Share Price Today: LLOY Ends the Week at 93.72p as Car Finance Redress Fears Return — What to Watch Next Week](#)

Many thanks to Joe Killoran (Canada) for:

- [Shadow banks outrunning banks' growth: FSB](#)

Many thanks to Imran (UK) for:

- [Scammers, spies and triads: inside cyber-crime's \\$15tn global empire](#)

Many thanks to Ian Stocks (UK) for:

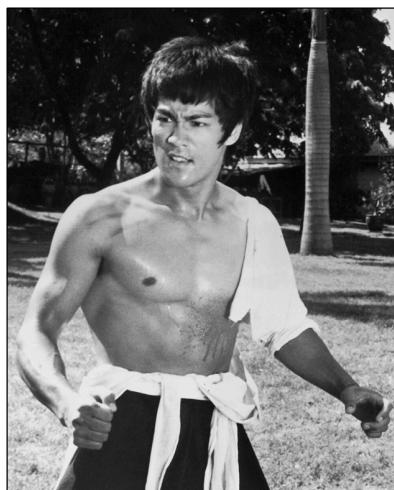
- [Lloyds secures contract to provide banking services for several government departments and public sector organisations](#)
- [Visa, Mastercard challenge book-building approach in opt-in interchange class action](#)

And also...

- [Finance firms could face FOS complaints for unsuitable targeted support](#)
- [FCA publishes near-final rules on targeted support](#)
- [UK FCA Policy Statement On Changes To Handling Rules For Motor Finance Complaints](#)

Please let us know if you spot any media item that might be of interest to our members.

28. THOUGHT FOR THE WEEK



“Confront what you fear to grow”

- *Bruce Lee*

That's it for this week but as always, get in touch if you have any comments, questions or criticisms - we're always keen to improve what we do.

