

For Web Use

7th September 2017

Dear Claimant,

I am writing to you to give you an update on the GTEP group claim against HBOS and NBS, to which you have supplied us with a mandate expressing interest. I realise that my reputation amongst GTEP investors is poor and some have expressed surprise and confusion as to why I am the person who is building this claim.

The Integrity story is both fascinating and distressing to many people. I have worked tirelessly for the last seven years to put the matter right, for you the investors and for myself.

**Many people have got me all wrong.**

I simply ask that you consider what you have been told is incorrect and you have been told this to cover up the facts.

This is what I believe <http://www.iaincs.com/gotmewrong.html>

We have recently updated the group claim website. You can see high-level details of the matter by reviewing the video link on the second page. The video covers some of the key events leading up to the product failure and explains what caused them and who was involved.

[www.integritygroupclaim.com](http://www.integritygroupclaim.com)

If you are interested in more comprehensive details, they are available by completing the enquiry form on the website. If you would like the details you will be asked to sign a confidentiality agreement, once signed, I will send you full and thorough details about the claim against HBOS NBS the GTEP product providers.

**The Integrity History**

In 2006 the FSA commenced an investigation into Integrity Financial Solutions (Integrity) the FSA alleged that Integrity was in fact a TEP market maker and GTEP product provider. Integrity was in fact neither.

In 2010 the FSA forced Integrity into liquidation by claiming that integrity had breached the General Prohibition, Integrity had not.

I appointed Peter Yeldon as an insolvency practitioner; Peter Yeldon took control of Integrity.

### **Peter Yeldon turned out to be a crook;**

<http://www.independent.co.uk/news/business/news/controversial-past-of-new-city-bar-owner-103278.html>

<http://economia.icaew.com/news/february-2015/crooked-insolvency-practitioner-fined>

Peter Yeldon did a deal with Tom Spender of the FSA where he wrongly confirmed that Integrity was the GTEP product provider.

Integrity was not; HBOS and NBS were and are the product providers.

The FSA public censure of Integrity was never challenged by any of the Integrity directors as the FSA blocked any independent review.

### **Total Claim Value**

The total claim value is circa £120 million, this represents the original seed capital investments made by circa 660 individual GTEP investors.

We have signed up £42m worth of claimants so far; we are still in the process of recruiting claimants via media appeals, IFA referral and direct communications.

**Once £50m of claimants have been recruited the group claim will start.**

### **Media**

It is highly likely that in the next few weeks national newspapers and maybe even Panorama will be covering the Integrity matter.

### **HBOS**

This article outlines the culture at HBOS

<https://www.ianfraser.org/hbos-fraud-british-banking/>

Gordon Brown and James Crosby former CEO of HBOS

This article outlines the relationship between Gordon Brown and James Crosby

<http://www.telegraph.co.uk/news/politics/labour/4600508/Gordon-Brown-accepts-responsibility-for-appointing-Sir-James-Crosby.html>

<http://www.fsa.gov.uk/static/pubs/final/bankofscotlandplc.pdf>

### **FSA/FCA**

These articles outline the culture at the FSA FCA

<http://www.thisismoney.co.uk/money/news/article-1668644/Light-touch-philosophy-blamed-for-FSA-failure.html>

<http://www.telegraph.co.uk/finance/2948850/Plumber-wins-his-fight-with-the-FSA.html>

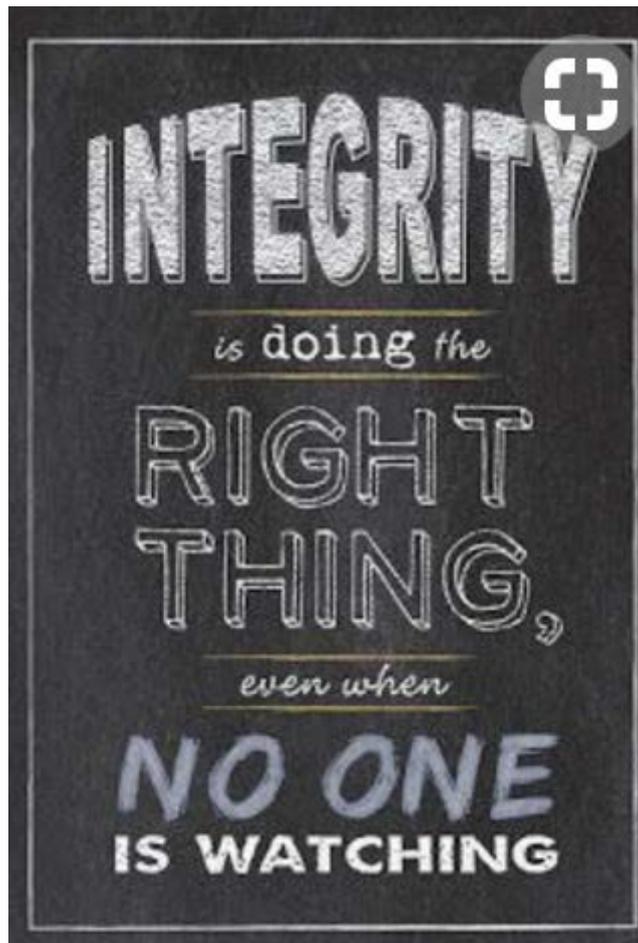
### **How you can receive more money**

The funding arrangements that I have put in place are structured so that as the total claim value increases the total percentage of each claimant's losses increases. This means that, as more people are recruited as claimants against HBOS NBS the value of each person's claim is designed to increase.

### **Road Shows**

Over the next few months, I will be organising road shows where I will be attending hotel venues to present the matter in full and answer any questions from claimants, further

details of the venues will be sent to you in due course.



We will be making regular updates on claim progress on our website. Please visit <http://integritygroupclaim.com> to stay updated.

Yours Faithfully,

A handwritten signature in black ink, appearing to be "Iain Stamp".

Iain Stamp

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