

Message

From: Keith Morgan [Keith.Morgan@british-business-bank.co.uk]
Sent: 25/04/2020 20:47:09
To: Patrick Magee [patrick.magee@british-business-bank.co.uk]; [REDACTED] NR @british-business-bank.co.uk]; Graeme Fisher [Graeme.Fisher@british-business-bank.co.uk]
CC: Shanika Amarasekara [Shanika.Amarasekara@british-business-bank.co.uk]
Subject: RE: CSIBILS

Patrick

Given you have a call with the FCA and this will give further information on this point I'm going to leave it out. KYC point is definitely removed.

I'm sending on to Robert and Neeta now.

Best regards

Keith

Keith Morgan
Chief Executive Officer

t
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From: Patrick Magee <patrick.magee@british-business-bank.co.uk>
Sent: 25 April 2020 21:43
To: Keith Morgan <Keith.Morgan@british-business-bank.co.uk>; [REDACTED] NR @british-business-bank.co.uk]; Graeme Fisher <Graeme.Fisher@british-business-bank.co.uk>
Cc: Shanika Amarasekara <Shanika.Amarasekara@british-business-bank.co.uk>
Subject: RE: CSIBILS

All

My comments attached. I am not sure where the idea of removing KYC came from, that is the one set of checks that stays. It is Fraud and Credit checks that HMT seem to be cautious about including, they are insistent previous CCJs are fine, and we had to push hard to have basic fraud checks allowed....

As suggested earlier, I have included a fourth issue about lessening FCA / CCA restrictions. I have a call with the FCA tomorrow at 9.30 but I have concerns that the balance is being swung a bit toward the banks from consumer. I have less concern about CCA and if others want to take that out I am fine.