

The receiving TD's name, (the same TD who wrote to the banking committee April 14, 2014), has been redacted to ensure the focus is on the content.

From: Lead Investigator

Sent: Monday, April 7, 2025 9:33 AM

To: [REDACTED] >

Cc: Lead Investigator <contact@irldefrauded.com>

Subject: Banking and other frauds in Ireland

Dear [REDACTED];

In recent years we have been researching various cases of banking and other frauds in Ireland in preparation for an upcoming documentary.

The attached email, saved in pdf format, sent by you on 14 April 2015 during your stint as a Member of the Joint Committee of Inquiry into the Banking Crisis has been shared with us as part of our research.

We believe it adeptly captures your serious concerns about the widespread suppression of evidence at the Banking Inquiry. In fact, we categorize the details in your email as very comprehensive and alerting.

When Senan Allen interviewed the Banking Inquiry whistleblower (Investigator) in August 2015, he deliberately chose to misrepresent what you had said in this email about the Central Bank of Ireland and his efforts to do so are captured in official transcripts, which we have now read. I believe it was the WB Investigator's concerns in the first place that prompted your concerns, as she may have interacted with your adviser and she led on the Central Bank investigation (Regulatory Stream).

According to the Investigator, Mr. Allen deceitfully attempted to convince her that she had "got it wrong" as regards what you had stated in your email and that she should consider withdrawing her Protected Disclosure. Mr. Allen then became hostile when the Investigator produced a copy of your attached email.

She could then prove that he was misleading her for an improper purpose and of course later deliberately misleading Irish citizens with his fabricated Senan Allen Report that was then propped up by two false government press releases. The official transcripts show that Mr. Allen admitted to not looking into redactions or conflicts of interests at all and so it was trivial to prove the press releases to be false, yet they were reported widely.

Our further research into the Ulster Bank derivatives frauds has uncovered that from the High Court bench, the same Mr. Justice Allen has facilitated Ulster Bank in realizing assets post sale of fraudulent derivatives to Ulster Bank customers. Other judges have also participated in assisting Ulster Bank, which requires contrivance to allow the bank

to deliberately withhold evidence supporting the fact that they fraudulently sold derivatives to customers in order to unlawfully trigger defaults.

You may or may not know that the Investigator's area of expertise is derivatives law and documentation and she has already shown us how a genuine derivative trade would typically be documented in the industry, versus how the fraudulent trades needed to be documented by Ulster Bank, as these required hidden credit lines in customers names to trigger defaults, rather than collecting collateral from customers as the trade progressed, as was required by regulation. The industry standard practice of documenting derivative transactions was deliberately disregarded, to achieve the asset stripping. Law firms have been complicit in the fraud.

(1) Do you have any background or knowledge of these Ulster Bank frauds, the **reason** for the Ulster Bank IT glitches, the pre-planned strategy to asset strip citizens and the resulting suicides?

(2) Have you met with any victims of bank frauds and gathered any evidence?

You might also be interested to note that the Department of Finance has refused to answer some very basic preliminary questions, which can be viewed at the following link, where we will post your email also and are happy to redact your name if you wish:

<https://www.irldefrauded.com/questions>

(3) Ireland allegedly has a surplus, but can you say whether there are any existing collateral shortfalls?

(4) Are there any matters that the Department of Finance or the Central Bank may be currently concealing?

Deputy John McGuinness honestly and eloquently made the following statement in the 28 May 2019 Meeting of the Joint Committee of Finance, Public Expenditure and Reform an Taoiseach:

“They were hoodwinking us, basically”, regarding testimony to the Banking inquiry”

And a banking consultant who provided testimony in that meeting also stated the following:

“We strongly suggest that bankers who appear before the Committee should be asked to re-state their published accounts to comply with the law”

Link to 28 May 2019 meeting:

https://www.oireachtas.ie/en/debates/debate/joint_committee_on_finance_public_expenditure_and_reform_and_taoiseach/2019-05-28/2/

We were surprised and disappointed when the Department of Finance anonymously refused to answer any questions and requested an opt-out from future questions.

(5) Does this approach by the Department of Finance concern you [REDACTED]
[REDACTED]

As [REDACTED] Joint Committee Members [REDACTED], we hope that you might consider appearing on camera to discuss your experiences and how you may have assisted victims of bank fraud. If not, we hope you might consider answering these and other questions in order to shed light on a very lengthy and murky chapter, not only in Ireland's history, as the fallout continues daily in our courts with unlawful repossessions.

If you would like to consider being interviewed on camera, we will provide your name and contact details to the production team in conjunction with any written responses and they will make the final decision.

Sincerely,

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Please reply with Opt Out in the Subject if you do not want to receive more emails.