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(I) **CONCERNS IN RELATION TO THE CONDUCT OF THE SC REVIEW**

Failure of Mr. Allen to Interview Key Personnel in the Course of the SC Review

Despite the characterisation of me in the SC Report as a lone and unreliable complainant, I was not alone in the concerns I held and raised in the Protected Disclosure. In the course of my interviews with Mr Allen, I identified five investigators as likely to assist in relation to my concerns about the matters referred to in Ibis response. Three of the investigators in question had significant experience of managing large scale investigations. However, for reasons that are less than clear, Mr Allen elected not to interview ♦ of these personnel on the basis that he did not consider it "necessary or useful" to do so.

Thus, in the SC Report, Mr Allen states: *"I have interviewed those people who I believed might be able to assist me in determining the factsSeveral of those named in /he '[Protected Disclosure] are said to have shared the confidential informant's concerns, suspicions and beliefs. I did not consider it necessary or useful to canvass with anyone who did not appear to me to be, and was not identified as likely to be in a position to assist in the resolution of any contested issue of fact, whether they did or did not share the concerns, Any fellow Investigators who shared the confidential informant's perception without being able to contribute to my investigation of the facts was not, in my view, a corroborative witness."*

The effect of Mr Allen's assertion as set out above is that he did not consider that the corroborative witnesses would assist in the resolution of contested issues of fact. However, clear contested issues of fact existed, including whether or not the engagement concerning directions issued by the Joint Committee revealed material compliance issues.

I had identified three corroborative witnesses to Mr Allen in relation to this key issue - one who had participated with me on a call on 1 April 2015 with representatives for the Central Bank where clear resistance was evident in the disclosure of documentation, a second who had reviewed with me the correspondence from the Central Bank declining to provide documentation which in our view was highly material (including certain documentation referenced by Mr Frank Browne in the statement recently provided to the Joint Committee) and a third who had concerns in relation to the extent of the redactions made by another participant in the Banking Inquiry (as evidenced in written correspondence provided to Mr Allen in the course of the SC Review).

Mr Allen was informed about all of this but despite repeated requests on my part to do so, still declined to interview these individuals.