

Give your feedback on: Whistleblower Protection Directive – evaluation

1. [Have your say - Public Consultations and Feedback](#)
2. [Published initiatives](#)
3. [Whistleblower Protection Directive – evaluation](#)
4. Give your feedback on:

Under Article 27(3) of the Whistleblower Protection Directive, the Commission is required to submit a report to the European Parliament and to the Council. It should assess the impact of national law that transposes the Directive.

This initiative will evaluate whether the rules are working as intended and consider areas where additional measures or amendments might be needed.

Topic

Justice and fundamental rights

Type of act

Evaluation

Category

Evaluation

Call for evidence

Feedback: Closed

Feedback period

21 August 2025 - 18 September 2025 (midnight Brussels time)

Showing results 1 to 10

Warning: Automatic translations may not be 100% accurate.

- 18 September 2025
- EU citizen

[lorraine Morris \(Ireland\)](#)

As a senior capital markets and derivatives lawyer, I raised Protected Disclosures during my role as an Expert, hired to assist the Irish Banking Inquiry in 2015. I had the support of certain other Experts. Two of my Protected Disclosures were externally substantiated in the public domain and the disclosures in general were deemed to be credible by the former Governor of the Central Bank of Ireland, with whom I had engaged during the Inquiry.

The Irish Banking Inquiry was not set up to uncover what had led to Ireland facing a devastating banking crisis. Rather its purpose was to conceal the extent of the Banks' liquidity shortfalls, the corresponding false accounting and the numerous methodologies that were being used by Irish banks to shore up their balance sheets. In summary, the Banks were engaged in the routine and unlawful engineering of loan defaults against their SME and entrepreneur customers. These fraudulent practices resulted in the destruction of generational wealth, the breaking apart of marriages and families, as well as a significant loss of life.

Turning back to my experience, the Inquiry Coordinator wrote a report in which she deemed my disclosures not to be credible. I was not interviewed for this report nor were my colleagues who supported me. The report levelled a completely false accusation against me. A further review took place almost three months later. A Senior Counsel was engaged to conduct the review.

He was not independent, having connections with two of Ireland's largest banks and a close relationship with the Irish Prime Minister. The SC failed to investigate my disclosures. Instead, he entreated me to withdraw them, engaging in bullying and misogynistic behaviour and he resorted to misleading me on my own evidence. His report concluded that I was a wholly unreliable historian and it amounted to a vicious personal attack on my credibility as a professional and an individual.

The SC deliberately identified me in his report in breach of the EU Whistleblowing Directive. He referred to me as female, a trained lawyer and a qualified solicitor. It resulted in strangers and others contacting me. I believe this was carried out to silence the dissent in the Expert Support Team, as certain Experts of integrity had made it very clear that they were dissatisfied with the manner in which the Inquiry was being conducted. I engaged a legal team, however, it transpired that they were wedded to assisting the Irish State in propping up this entirely fabricated report at all costs. The second set of lawyers withdrew from my case within 5 days of briefing counsel.

The solicitor withdrew without holding any conversation with me, suggesting undue influence to withdraw. The retaliation I have faced over the course of a decade is extreme and much too detailed to outline in this forum. In summary, the court process was weaponised against, me through the use of conflicted lawyers, who withheld correspondence, suppressed witnesses and turned supportive witnesses away - even admonishing me when public support was expressed in my favour. Even a third-party neutral was controlled by the State, as evidenced through receipt of documentation released to me under a data subject access request.

You will have noted that Ireland is the European outlier in terms of its negative treatment of Whistleblowers. The Senior Counsel who invented the fabricated report about me was elevated to the Irish High Court bench and later to our Court of Appeal. Knowing that the report about me was fabricated, the State permitted this individual to adjudicate on the very banking matters to which I had alluded in my Protected Disclosures.

In my capacity as a New York attorney, I travelled to Capitol Hill in DC in November 2024 with a view to advocating for victims of Irish banking frauds. Upon arrival, I received a threat of an injunction against me from lawyers representing the Irish State, a criminal breach of the Directive.