

Hidden Credit Lines

Not only is the Back Bench debate tomorrow it about 50 Billion in redress @FTAdviser 14 Nov 2025, but thousands of lives have been lost to suicide and all borrowers of Ulster Bank should pay attention closely

The post below is copied from a post by @TransparencyTF w some formatting here on this post" as its copied to 150 groups around the world

UPCOMING PARLIAMENTARY DEBATE: HIDDEN CREDIT LIABILITIES AND THE ROLE OF THE FINANCIAL CONDUCT AUTHORITY

Here's a snippet from the website:

“A Westminster Hall debate has been scheduled for 14 April 2026 on hidden credit liabilities and the role of the Financial Conduct Authority (FCA).

The library will produce a briefing ahead of this debate, and this page will be updated when it is published.

The subject for this debate has been chosen by the Backbench Business Committee, and it will be opened by John McDonnell MP, the chair of the all-party parliamentary group on investment fraud and fairer financial services.

In his proposal for the debate (PDF) Mr. McDonnell told the committee: “[The APPG] believe that a significant scandal occurred that has affected thousands of people. It has been widely reported in the media, but our concern is that it has not been properly investigated, particularly by the Financial Conduct Authority.

“The background is straightforward. Large numbers of small and medium enterprises approached their banks [...] The enterprises approached the banks for loans in the normal way but often discovered later that attached to their loans were derivative interest swaps and others. Some were never even informed of the increase in the credit lines that were imposed upon them. Some were informed but were convinced that it would not open them up to greater risk. [...]

“When interest rates fell, all the banks were doing was increasing the credit lines and often not even informing the applicant—the SME. Then, various measures were triggered. Sometimes it was agreements with regard to the loan to value covenants that were signed.

The banks also found other criteria that they would use.

The banks would then use break clauses and break costs that would fall upon the applicant—the debtor. [...]

“That has resulted in people losing their businesses and their homes. We have had some loss of life as well as a result of people not being able to cope with it.” To watch the debate live at

9:30AM on Tuesday 14th April, access it through this web page and click where it says 'Watch



the debate on Parliament Live'

<https://www.parliamentlive.tv/Guide>

The End:

RECOMMENDATIONS & OBSERVATIONS

Central Bank of Ireland

The Central Bank of Ireland role leading up to the financial crisis and since must be explored by independent body

Judiciary

The role of (certain) Judges always allocated to these Ulster Bank (in Ireland) cases and how they ruled based on heavily redacted documents must be indecently reviewed (The Hauge)

Pause all cases relating to Ulster Bank in Ireland

Ireland Finance Committee:

Time to accept @BankConfidential and their experts offer to testify.

Bring in the experts with the evidence

Advocates:

Many financial experts and advocates familiar with these frauds across the UK, Ireland and Europe @MatinaStevis (sound familiar) have supported this work to get to tomorrow

The Bank Confidential Report

"Interest Rate Swaps & Fixed Rate Loans - Hidden Credit lines, Mis-Selling or Largest Financial Fraud in British Financial Banking"

Media:

Please review our Ulster-Bank-Articles-Only page for a list of articles and the story that is replicated many times in Irish courts:

- Heavily redacted documents
- Forges signatures
- Barrister's loose with the truth

Evidence

The CBI should pay attention to the real facts tomorrow and no more

"it did not happen in Ireland"

The evidence shows it did and one of our research articles is clearly titled
" Did Ulster Bank mislead the Dail!"

With regard to Ireland, we believe

The topics being Debated tomorrow, the activities in the Irish courts can all be traced back full circle to what was covered up in the Irish bank inquiry what was "missed or chosen to be ignored" and the need to destroy the qualified voice in the room as MSM

The Irish Bank inquiry Whistleblower knew something was wrong and made protected disclosures

then

- the central bank disclosures were not reviewed
- corroborating witnesses not interviewed and
- Senan Allen had to destroy her personally and professionally (a solicitor licensed in three jurisdictions, w extensive capital markets experience in NYC the finance capital of the world).

Is it time to review all cases Mr. Allen heard before banks while on the courts?

What will history say about our role in making sure this is redressed and never happens again.

Note: apologies for any typos the eyes are not as good anymore to pick up mistakes

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