

Dear all,

I hope everyone has had a good summer break – although the good old British weather hasn't been anything to shout about!

Personally I'm glad August is over because it's frustrating when you can't things done because so many people are on holiday – but that may be jealousy because I didn't go anywhere on holiday!! For all that, a lot of things have happened in the last 6 weeks. As I mentioned in the last Newsletter, I was attending a meeting with Andy Keats at RBS. The meeting was with Andy K, John Goddard (SBCB), RBS General Counsel, Neil Collins and Head of Litigation, Will Lucker.

This meeting took place at the end of July and I know I did a short update e-mail to members while we waited to see what the outcome of the meeting would be – and we were led to believe we would have a response to the issues raised with in 21 days. The response we got 22 days later was – we would get a response within 21 days!! It may be a coincidence but that means we will now have a response on the 10th September – the same day we'll be attending the Cambridge International Symposium On Economic Crime. Call me cynical but I can't help thinking maybe RBS would rather their responses aren't broadcast at the Symposium.

The meeting was actually an SBCB meeting which Andy kindly invited SME Alliance to join so the majority of issues discussed weren't raised by me. But I did get one important question across and, in the reply Andy got alerting him to the fact he'd have to wait another 21 days for a reply, John Collins did confirm he would give an answer to Ms Turner's question about DSAR's.

My question was very simple – various members of SME Alliance have had conflicting and inconsistent results in reply to their DSAR's to RBS or Nat West. We have asked the ICO for their view on what we should expect to get and neither RBS or Nat West seem to be complying with ICO regulations. So I asked Mr Collins if he could clarify in writing, what RBS feels it should be giving us? Because as he is head of the RBS legal team, we should be able to rely on what he says and use his written clarification when we feel we have been given the wrong or inadequate information.

It will be very interesting to see what he comes back with which, in theory, should be the same as the ICO requirements. If it is, that's great and no one should be denied access to the correct information from RBS/Nat West in the future. And if it isn't? Well that will be a can of worms that the ICO will need to be made aware of and deal with. Alternatively it can be challenged in Court. Potentially that could cause Mr Collins a bit of a headache although I don't think he had considered the implications when he agreed to give us a clear answer – because I don't think he is personally aware how much information is redacted by the department dealing with DSAR's.

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We will know Counsel General's views by 10th September or hopefully sooner as Andy has written asking for a reply before the 10th and because of the Symposium. Until we do get a reply I would be grateful if members don't tweet about this as it may alter the outcome. I really don't think the senior management of RBS realise what a can of worms this is and I'd like to keep it that way for the moment.

I also mentioned in my update e-mail that we'd had an interesting and potentially positive meeting at the FCA. I didn't elaborate because again, I wanted to get a reply to see how it would progress. We've now had a reply and we're progressing to another meeting on 14th November with the Consumer Insight team. This is the team who work with organisations like the CAB and Which.

I think this is very positive – which isn't to say I suddenly have a new found faith in the FCA, I have been one of their fiercest critics for years and old habits die hard. However, I do believe part of our problem is we have so little valid communication with the FCA, our concerns are not heard. So it is positive we will have an opportunity to be heard and on a regular basis (this isn't a one off meeting) and it is also positive we've moved on from the whistle blowers department to a consumer intelligence department. Every time we open a door I feel we are beginning to break down one of those silo's Nick is so keen to break.

Now the summer season is over we can get back on track with our plans for FOS+. We had hoped to launch our plans for this at the end of September because it does involve an element of political support. Being realistic I think it's more likely we can have a launch at the beginning of November. I will have more details at our next meeting.

On that subject, I can confirm the next meeting is 5th October and Metro bank have very kindly agreed to host it a second time. This will definitely be a members only meeting because of logistics – we have more members than spaces!

This meeting will co-incide with our 1st birthday and this time the speakers will all be from SME Alliance (with the exception of Derek Granville from Metro bank who can update us on collaborations between the bank and our members). A lot has happened in this year and I know some members have some very important news they want to share with us all. We also want it to be a bit of a social event as we're a year old – so part of the meeting will be in the Bank and part of it will be in the Shakespeare's Head!

I'll do the next Newsletter after the 15th September when we should have the RBS reply and the results of the FCA meeting. I will also be able to update on how the Cambridge Symposium goes on the 10th September. Last thing - I did want to put the results of our survey in this Newsletter but I haven't quite finished collating it – my bad!! Will hopefully finish it this week.



NEWSLETTER

01/09/2015

I'm still looking for volunteers for blogs and vlogs so please let me know if anyone can help. The bigger we get and the more meetings we have with other organisations like the FCA or BIS, the less time I have to do this so it would be great to have some contributions. Even if members don't have time to blog but have a paragraph of news, please send it and Laura will put it up. Which reminds me – I didn't put the Times articles mentioning SME Alliance on the site because the Times licensing department contacted me as soon as the articles were published to ask if we wanted to buy a license to publish the articles on our site. Which was their way of saying we couldn't if we didn't. I'm guessing they won't care now a few weeks have passed – so we'll put it up.

I look forward to seeing as many members as possible on 5th October. I'll tweet an Eventbrite invitation later today.

Best wishes

Nikki