

16<sup>th</sup> March 2020

To Coad Law.

Dear Mr Coad,

Today on return to work I was made aware by a third party of a letter addressed to me, from yourself dated 10<sup>th</sup> March 2020, which had been sent to my publisher, no such letter has been received by me directly by either post or email.

Firstly, you suggest we take legal advice, as a small Charity under unwarranted attack for the third time by your client, for exposing truthful information in the public interest, we do not have the means to access legal advice at this point and would need to crowd fund such assistance. Meanwhile I will respond to the points you raise.

Our stance based on the all the evidence, is that we have not committed any libel in telling the truth, acting on concerns brought to our attention nor in our efforts to protect vulnerable people.

We were made aware of a letter made public by your client two days before we received this same letter dated 14<sup>th</sup> February by post. On being made aware that we were being accused of lying to MPs regarding the FCA investigating your client, we immediately published in full the Andrew Bailey Letter. This letter clearly states the comprehensive evidence we had submitted had been referred to the investigation unit. What I find of grave concern is that any individual could read this evidence and fail to investigate.

You refer to the 14<sup>th</sup> February letter in which Tom Lloyd refers to an extract of a letter from the FCA dated 17<sup>th</sup> January. \*Please note we have not been provided with a copy of this letter and request this is forwarded without delay as we have asked the Treasury Department how such an assurance could be given to your client and therefore a copy of this letter would be helpful in the circumstances. We only have your client's assertion that this letter even exists.

However, the facts remain that we submitted comprehensive evidence from independent witnesses and victims of exploitation to the FCA and received a written response that the evidence had been referred to the investigation unit, trusting that a regulator will indeed investigate such serious concerns may be considered naive but certainly not libellous.

I have already written to Andrew Bailey again, drawing his attention to the fact that this charity has been threatened by WBUK for reporting legitimate concerns in the public interest and asking how ( Should the assertions of WBUK be true) that a decision as to the conduct of WBUK could be made without **any** investigation of the evidence we submitted? We await his response.

I draw your attention to our published evidence which includes,

A copy of the WBUK case management contract (From numerous sources)

Evidence from independent witnesses

Statements from victims

A legal verdict in which a judge questions the legality of a WBUK costs claim.

I also draw your attention to the two letters made public by Sir Norman Lamb MP resigning from The APPG on whistleblowing because of a lack of financial transparency by the secretariat, WBUK. Which had already caused serious harm to your client's reputation.

Your threats to report this charity to The Charity Commission for bringing evidence of serious concerns to the prescribed regulators attention is staggering, report us on the day we **fail** to take such action.

As to the threats that we should withdraw my book from circulation due to the FCA investigation reference, I note that the chapter "Complicit in Compliance" is **not** challenged at all by your clients and the acceptance of the facts exposed therein puts your client's reputation beyond defence.

Finally, in response to your three requests,

We will not be writing to all MPs as your clients request amounts to asking us to deliberately mis-lead MPs and at a time when your client is pushing for their own dubious law change.

We will not be tweeting a retraction as that would amount to misleading our followers and the public.

We will not be withdrawing my book. [There is no ME in Whistleblower](#) There is nothing libellous in my book, it just inconveniently contradicts your client's evidence to parliament and exposes your clients compromised financial agenda on these separate issues. As for the FCA quote I have already dealt with this in full.

This letter is being sent via email and post

I look forward to receiving the requested document unredacted

Yours Sincerely

Eileen Chubb