



BANK OF ENGLAND

Ms Liz Watson
Via email to:
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Please quote ref. V 243654 on all correspondence

Dear Ms Watson

Thank you for your email of 2 April in which you ask the following questions under the Freedom of Information Act 2000 ('Fol Act'):

- 1. What constitutes a proof of debt?*
- 2. What defines and constitutes a lawful debt?*
- 3. What has to be in place (if anything) for a debt to be registered?*
- 4. what has to be in place (if anything) for a debt to be deemed 'lawful' ?*
- 5. Can an unregistered debt be enforced?*
- 6. Does an unregulated unregistered debt have jurisdiction in a regulated system of HMCTS?*
- 7. How important is the forensic audit trail in proving that a debt actually exists before a bankruptcy order can be made?*
- 8. Why are innocent people being branded "bankrupt" when they are not and where the Insolvency Service has no burden of proof to be met? Isn't this plainly wrong?*
- 9. Where does one turn to if the police will not police, when major banks create false instruments / fake accounts using false sort codes and fraudulent numbers ?*
- 10. Why are HMCTS being used by criminals to launder toxic and false 'debt' through against innocent people, when the judges are not adequately monitored?*
- 11. why does the Government claim "separation of powers and independence" when judges are appointed, paid and pensioned by Parliament, and are all trained advocates or solicitors - surely this is a conflict of interests?*
- 12. Can the Insolvency service really claim jurisdiction on fake debt where false instruments have been used? how can the abuse of bankruptcy be stopped?*

May I first explain that the Fol Act provides a general right of access to recorded information held by a public authority. It does not require a public authority to answer general questions on a subject matter as is the case in this instance. Some of your questions, for example, questions 8, 11 and 12 are also specifically asking about other bodies, whilst others, for example questions 3 and 4 are not particularly clear. If there is some specific recorded information that you are seeking from the Bank of England (the 'Bank') please do let us know.

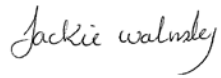
I have provided links below to publicly available information on debt which you may find helpful:

The Money Advice service page about how to get advice regarding debt is available at:
<https://www.moneyadviceservice.org.uk/en/tools/debt-advice-locator>

The Citizens Advice also has a range of information and advice on their website at:
<https://www.citizensadvice.org.uk/debt-and-money/>

Finally, I am afraid that the Bank is unable to assist you with the matter you have mentioned in your email with regards to the Supreme Court.

Yours sincerely

A handwritten signature in cursive script that reads "Jackie Walmsley".

Jackie Walmsley
Information Access Team

Your right to complain under the FoI Act

If you are unhappy with the Bank's response, you may ask for that decision to be reviewed internally. In order to do so, please set out the grounds for your appeal and send it to Wendy Galvin, Information Access Team (TS-Mz), Communications Directorate, Bank of England, Threadneedle Street, London, EC2R 8AH or by email to enquiries@bankofengland.co.uk for the attention of Wendy Galvin.

If you are not content with the outcome of the internal review, you have the right to apply directly to the Information Commissioner for a decision. The Information Commissioner can be contacted at The Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.