

All Party Parliamentary Group on Personal Banking and Fairer Financial Services

— Minutes of Annual General Meeting —

2:00 PM, Tuesday, 6th December 2022.

Room R, Portcullis House, 1 Victoria Embankment, London SW1A 2JR

Agenda

1. Attendees:

Bob Blackman MP, Chair
Harriett Shoosmith, colleague of the Chair
Lord Davies of Brixton
Ruth Jones MP
Lord Stunell OBE
David Simmonds MP
Baroness Bennett of Manor Castle
Yvonne Fovargue
Sir Peter Bottomley MP
Andy Agathangelou, Chair of the Secretariat Committee

2. Name of the APPG to remain unchanged:

All Party Parliamentary Group on Personal Banking and Fairer Financial Services

3. Purpose Statement to remain unchanged:

“To identify aspects of personal banking and financial services where the service providers or regulators have not delivered, or are not delivering, excellence and appropriate consumer protection; to facilitate and encourage all stakeholders to work together to resolve past and present shortcomings, and to bring about positive changes.”

4. Voting-in of Officers:

The following Officers were voted in:

Bob Blackman MP	Chair	Conservative Party
Ruth Jones MP	Vice Chair	Labour Party
Lord Davies of Brixton	Vice Chair	Labour Party
Tonia Antoniazzi MP	Vice Chair	Labour Party
Aaron Bell MP	Vice Chair	Conservative Party
Martyn Day MP	Vice Chair	Scottish National Party
Peter Grant MP	Vice Chair	Scottish National Party
Antony Higginbotham MP	Vice Chair	Conservative Party
Christine Jardine MP	Vice Chair	Liberal Democrat Party
Nick Smith MP	Vice Chair	Labour Party
Lord Kikhope of Harrogate	Vice Chair	Conservative Party

5. Voting-in of Secretariat

The Transparency Task Force was voted in as Secretariat.

6. Focus

The APPG will continue to focus on the issues it has thus far been dealing with, principally:

- Scams, including pension scams
- Regulatory failure
- Authorised Push Payment Fraud

- Issues relating to the Philips Trust Corporation
- Plus other issues the Members wish to deal with that may arise

7. Finances

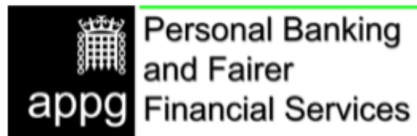
- There has been no income or expenditure - Secretariat services are provided on a voluntary basis

8. Date of next meeting

- To be decided. **Action** - Secretariat to liaise with the Chair and organise the meeting schedule for 2023 after canvassing Members for preferences

9. The AGM closed at 2:20 PM

The slides used:



AGM of the APPG on Personal Banking & Fairer Financial Services

Tuesday, December 6th 2022

APPG/PB&FFS: Members

Ben Lake MP	House of Commons	Ceredigion	Plaid Cymru	Member
Baroness Bennett of Manor Castle	House of Lords	House of Lords	Green	Member
Peter Bottomley MP	House of Commons	Worthing West	Conservative	Member
Holly Lynch MP	House of Commons	Halifax	Labour	Member
Baroness Ludford	House of Lords	House of Lords	Liberal Democrat	Member
Lord McNicol of West Kilbride	House of Lords	House of Lords	Labour	Member
Bambos Charalambous MP	House of Commons	Enfield, Southgate	Labour	Member
Alison Thewliss MP	House of Commons	Glasgow Central	SNP	Member
Sammy Wilson MP	House of Commons	East Antrim	DUP	Member
Tom Tugendhat MP	House of Commons	Tonbridge & Malling	Conservative	Member
Peter Gibson MP	House of Commons	Darlington	Conservative	Member
Bill Esterson MP	House of Commons	Sefton Central	Labour	Member
David Linden MP	House of Commons	Ruislip, Northwood & Pinner	Conservative	Member

APPG/PB&FFS: Members

Ben Lake MP	House of Commons	Ceredigion	Plaid Cymru	Member
Baroness Bennett of Manor Castle	House of Lords	House of Lords	Green	Member
Peter Bottomley MP	House of Commons	Worthing West	Conservative	Member
Holly Lynch MP	House of Commons	Halifax	Labour	Member
Baroness Ludford	House of Lords	House of Lords	Liberal Democrat	Member
Lord McNicol of West Kilbride	House of Lords	House of Lords	Labour	Member
Bambos Charalambous MP	House of Commons	Enfield, Southgate	Labour	Member
Alison Thewliss MP	House of Commons	Glasgow Central	SNP	Member
Sammy Wilson MP	House of Commons	East Antrim	DUP	Member
Tom Tugendhat MP	House of Commons	Tonbridge & Malling	Conservative	Member
Peter Gibson MP	House of Commons	Darlington	Conservative	Member
Bill Esterson MP	House of Commons	Sefton Central	Labour	Member
David Linden MP	House of Commons	Ruislip, Northwood & Pinner	Conservative	Member

Members continued

Chris Elmore MP	House of Commons	Ogmore	Labour	Member
Emma Hardy MP	House of Commons	Kingston upon Hull West & Hessle	Labour	Member
Siobhain McDonagh MP	House of Commons	Mitcham & Morden	Labour	Member
Stephen Timms MP	House of Commons	East Ham	Labour	Member
Henry Smith MP	House of Commons	Crawley	Conservative	Member
Yvonne Fovargue MP	House of Commons	Makerfield	Labour	Member
Katherine Fletcher MP	House of Commons	South Ribble	Conservative	Member
Joanna Cherry MP	House of Commons	Edinburgh South West	SNP	Member
Lord Browne of Ladyton	House of Lords	House of Lords	Labour	Member
Bell Ribeiro-Addy MP	House of Commons	<u>Streatham</u>	Labour	Member
Patricia Gibson MP	House of Commons	North Ayrshire & Arran	SNP	Member
Baroness Goudie MP	House of Lords	House of Lords	Labour	Member
Lord Harris of Haringey	House of Lords	House of Lords	Labour	Member
Lord Haskel	House of Lords	House of Lords	Labour	Member

Members continued

Marco Longhi MP	House of Commons	Dudley North	Conservative	Member
Margaret Ferrier MP	House of Commons	Rutherglen & Hamilton West	Independent	Member
Baroness Goudie	House of Lords		Labour	Member
Paul Howell MP	House of Commons	Sedgefield	Conservative	Member
Lord Sikka	House of Lords	House of Lords	Labour	Member
Rob Roberts	House of Commons	Delyn	Independant	Member
Baroness Wheatcroft	House of Lords	House of Lords	Crossbench	Member
Lord Stunell	House of Lords	House of Lords	Liberal Democrat	Member

APPG/PB&FFS: Officers

(Officers can be elected in absentia)

Name	House	Constituency/Lords	Party	Role in APPG
Bob Blackman MP	House of Commons	Harrow East	Conservative	Chair
Peter Grant MP	House of Commons	Glenrothes	SNP	Vice Chair
Antony Higginbotham MP	House of Commons	Burnley	Conservative	Vice Chair
Aaron Bell MP	House of Commons	Newcastle-under-Lyme	Conservative	Vice Chair
Christine Jardine MP	House of Commons	Edinburgh West	Liberal Democrats	Vice Chair
Lord Davies of Brixton	House of Lords	House of Lords	Labour	Vice Chair
Martyn Day MP	House of Commons	Linlithgow & East Falkirk	SNP	Vice Chair
Ruth Jones MP	House of Commons	Newport West	Labour	Vice Chair
Tonia Antoniazzi MP	House of Commons	Gower	Labour	Vice Chair
Nick Smith MP	House of Commons	Blaenau Gwent	Labour	Vice Chair
Lord Kirkhope of Harrogate	House of Lords	House of Lords	Conservative	Vice Chair

Secretariat

The Transparency Task Force, a Certified Social Enterprise, is happy to stand for election as the APPG's Secretariat

The Purpose Statement of the APPG on Personal Banking and Fairer Financial Services is:

“To identify aspects of personal banking and financial services where the service providers or regulators have not delivered, or are not delivering, excellence and appropriate consumer protection; to facilitate and encourage all stakeholders to work together to resolve past and present shortcomings, and to bring about positive changes.”



Other AGM matter

- There is no need for an Income and Expenditure statement as there has been no income or expenditure
- We intend to continue to run monthly Zoom meetings as there is so much going on in this space; attend if you can, not to worry if you can't



Any questions,
comments?