‘Manager told me to download signatures then trace them on to document’

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offices to speed up administration and complete files. Even more alarmingly, they claim the forgery technique was also used to sign account opening forms – and even loan documents.

The fraud claims are to be handed to the police, the Financial Conduct Authority (FCA) and the head of the Treasury Select Committee.

The allegations have come after the launch of BankConfidential, an organisation for whistleblowers who expose the unacceptable practices of big banks.

Last night Steve Middleton, chief adviser at BankConfidential, said: ‘We have examined reports and witness evidence from a number of RBS whistleblowers, which to us confirm customer signatures were being forged systemically within the bank over a number of years.

‘We urge the FCA, RBS and the Serious Fraud Office to investigate as a matter of urgency. We are calling upon the Government to bring all RBS executives before the Treasury Select Committee.’

A former RBS employee who worked for the bank for more than 12 years told this newspaper he was trained to copy customer signatures in 2005 in his first week of training as a finance manager.

Fred Goodwin was RBS chief executive between 2001 and 2009 and oversaw a massive period of expansion for the bank – which ended with the financial crash that saw the institution require a state-funded bailout to survive.

The whistleblower said: ‘The manager training me up told me I might have to copy a customer’s

‘There was even a joke about copies’

signature if they had left without signing something or if internal spot checks required extra documents to be signed.

‘She told me I could download signatures stored on the Individual Signature Verification (ISV) section of a customer’s central file records, then trace it on to another document where the signature was missing. The trick was to hold the document over the original signature and use the light shining through the window to trace the name. Next, I was shown how to obscure the image somewhat, by running the document through the photocopier several times.

‘Photocopying it meant the original “wet ink” forged version would never be available on file for ink date testing if a dispute arose.

‘I understood it was done so as not to inconvenience customers who had not signed part of a document. Rather than getting them back in, we would write their signatures. Sometimes it would be done if you had done a transfer and needed some paperwork to prove you had authority. It wasn’t for bad reasons. I forged around 15 signature.

‘There was even a running joke about people standing by windows to get copies of signatures to mirror what they needed them to look like. It was not secretive. But then the creativity ensued. I witnessed signatures being forged on account opening forms, loan agreements and transfer documents.’

A second whistleblower last week confirmed in identical detail how he was taught to forge signatures in the same office, by the same trainer – but 16 months later.

A third whistleblower, a senior employee who worked in the bank for more than 25 years, confirmed he too was aware of staff routinely forging customer signatures.

A fourth whistleblower, who worked for RBS for more than 20 years, said he knew two individuals in management positions who had forged customer signatures.

He explained that, in 2000, customers were asked to fill in forms updating their personal details.

To save time, he said, some staff had simply filled in and signed the forms themselves. He said: ‘They were not signing anything horrendous, but it was unethical.’ But he claimed other forms also had a section for customers to sign which authorised credit searches and these too were forged.

The whistleblower said: ‘Bank managers were effectively authorising a credit search to be done on customers without ever getting the customers’ permission. I know a manager who did this. ’

The claims are being raised by Norman Lamb on behalf of BankConfidential with the FCA – the independent regulatory body for banks – and also the police.

The Lib Dem MP said: ‘I am trying to secure a meeting with the FCA to ensure these claims are investigated and give loyal customers the treatment they deserve.’

Scottish Conservative finance spokesman Murdo Fraser said: ‘These are extremely serious allegations. Customers across Scotland are already fed up with RBS which, having been bailed out by the taxpayer, is now leaving communities in the lurch with branch closures.’

An RBS spokesman said: ‘We have robust whistleblowing processes in place, as required by the regulator. Many of these allegations date back a number of years and have been thoroughly investigated by RBS and other bodies, including the courts. No evidence has been found to support them.

‘We categorically deny manipulating or falsifying customer records to suit our purposes.’

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‘I was shocked – signatures weren’t mine’

BUSINESSMAN Gary Gadston was astonished to discover his signature had been written on bank documents he had never seen before.

The discovery came in 2013 after Mr Gadston – who owns a construction company – requested a copy of his Experian credit report and noticed a search of his file had been made the previous year.

Mr Gadston, 59, from Hertfordshire, explained: ‘My lawyer approached RBS’s legal team about it, as it was a breach of my privacy. To my surprise, they said that I had given consent when I signed documents back in 2006.

‘I requested a copy of the documents – as I didn’t remember signing any – and I was shocked by what I found. The signatures weren’t mine. I showed them to my local MP and he agreed that they bore no resemblance to my own, and he wrote to RBS chairman Sir Philip Hampton to raise the issue.

‘It was quite unbelievable. The bank should be held to account.’

‘Handwriting expert confirmed forgeries’

PHILLIP Morley discovered his signature had been forged by RBS staff on a loan document. Mr Morley, 50, who had been a customer with RBS subsidiary NatWest for more than 20 years, had taken out a personal loan of £25,000 with the bank in 2007.

But when he approached the bank to negotiate a short-term arrangement in 2009 after he was made redundant, staff mentioned terms applying to the loan that he did not recognise. On asking to see a copy of the agreement, he realised something was not right. At the time he explained: ‘One, I didn’t recognise the signature. It looked like P Morley but it wasn’t my handwriting.

‘Two, it wasn’t anything like the same terms to the loan I had. Three, it was countersigned by hand for September 17, 2007 – a date when I was in France.’

In 2011, the Financial Ombudsman Service said its handwriting specialist believed Mr Morley’s signature was forged. Mr Morley received an out-of-court settlement from the bank.

IN CHARGE: Fred Goodwin was the chief executive of RBS at the time training was given to employees to forge signatures at the bank

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