Thank you for your letter of 10 September, in which you state that the evidence you gave to the Committee was accurate. The letter does not, however, address the specific points made by Independent Slitters Ltd. In particular, you do not address:

- The statement by the firm that GRG did not lend Independent Slitters more money
- The firm’s view of the accuracy of RBS publicity about its case.

Mr Edwards and Mr Wharrad also say that they told their RBS relationship manager of their dissatisfaction with the fees levied by GRG in May 2014, a month before your evidence to the Committee. However, you say that the customers’ concerns about the relationship with GRG became clear only after the hearing. I would be grateful if you could say what RBS knew of Independent Slitters’ level of satisfaction with GRG at the time of your evidence to the Committee.

I am copying this letter to Sir Philip Hampton. I will be placing this letter, and your response, in the public domain.