News story: Britain bites back in the fight against loan sharks

Britain bites back in the fight against loan sharks

Loan sharks face a fresh crackdown today (25 April), with more funding to tackle unlawful lending, and an increase in the amount of money seized from loan sharks to support those most vulnerable to their nasty tactics.

- over £5.5 million will be spent to fund the fight against loan sharks, helping to investigate and prosecute illegal lenders, and support their victims
- £100,000 of money already seized from loan sharks will also be spent to encourage people in England at risk of being targeted by loan sharks to join a credit union, helping them to access a safer form of finance and get their lives back on track
- and for the first time in Northern Ireland a new education project will be created to raise awareness of the dangers of loan sharks and to support vulnerable communities

John Glen, Economic Secretary to the Treasury said:

These nasty lenders are nothing more than lowlife crooks taking hard-earned cash from the pockets of the most vulnerable. Over 300,000 people are in debt to illegal money lenders in the Britain and they need to know that we're on their side. That's why we're taking the fight to the loan sharks and spending more than ever to support their victims.

In total, £5.67 million of funding will be provided to Britain's Illegal Money Lending Teams (IMLT) and bodies in Northern Ireland to tackle illegal lending — a 16% increase compared to the previous year. The money will be used to investigate and prosecute illegal lenders, and to support those who have been the victim of a loan shark.

Since the Illegal Money Lending Team was established in England in 2004, they've made over 380 prosecutions, leading to 328 years' worth of sentences, and have written off over £73 million of illegal debt, helping over 28,000 people to escape the jaws of the loan sharks. Similar teams operate in Scotland and Wales.

In Northern Ireland, the Consumer Council will lead its first ever education and awareness campaign to help prevent the most vulnerable from being bitten by loan sharks, and the Police Service of Northern Ireland (PSNI) will get funding for a specialised officer who will lead on illegal lending within the Paramilitary Crime Task Force.

Tony Quigley, Head of the England Illegal Money Lending Team, said:

Loan sharks are a blight on society and prey on vulnerable people who struggle to make ends meet. These criminals use callous methods to enforce repayment and victims are often subjected to threats, intimidation and violence. We will not tolerate this sort of criminal activity in our country and loan sharks who are caught flouting the law will be pursued and prosecuted.

It is important for people to realise that alternatives to borrowing from loan sharks are available if you are in financial difficulty. Loan sharks are never the answer and we strongly support credit unions who can provide a safe and legal alternative. If you have been affected by illegal money lending, please call our confidential hotline on 0300 555 2222.

Press release: Minister for Europe attends Gallipoli Commemorations in Turkey

The Minister paid respects to allied forces who lost their lives over a century ago in the World War One Gallipoli campaign.

Sir Alan attended an International Service of Commemoration where he was invited to deliver a <u>speech of reconciliation</u> and lay a wreath.

He will join other dignitaries from around the world representing New Zealand, Australia and France.

The Minister for Europe Sir Alan Duncan said:

I am honoured to attend the Gallipoli commemorations and pay respects to allied forces who fought in the World War One campaign.

It is also a remarkable testament to the power of reconciliation that a century after Turkey and the UK were on opposite sides, we now stand shoulder to shoulder as NATO allies and trusted friends.

Further information

News story: Robin Walker Speech at Community Outreach event

As a Minister at the Department for Exiting the EU, I have spoken at a number of these events with our EU communities here in the UK and I am delighted to be here tonight to hear from you directly.

The purpose of our meeting today is to bring you, the French community here in the UK, together with officials from the Department for Exiting the EU and the Home Office to reassure you on your rights and discuss the issues that matter most to you.

I know that many of you, your friends and your families, will want to know what our EU exit means for your future in the UK. As we have made clear throughout this process, and as the PM emphasised in her speech in Florence: EU citizens who have made their lives in the UK are highly valued, we want you to stay; and we thank you for your contribution to our country.

The United Kingdom and France are very close partners and friends — as has been shown in recent weeks — and I hope that tonight's event can help to demonstrate our desire — as we prepare to leave the EU — to maintain the strong bonds that we have created over generations, indeed centuries.

Everyone in this room, and members of the French community across the whole of the UK, make a contribution to British society and culture. You help save lives, you teach children, you enrich our business, tech and finance industries, and you help to make Britain the inclusive and diverse society it is. So I want to stress that you are an important part of our community. We want to make sure that everyone here continues to feel welcome — and that you're able to carry on living your lives as before, in the country you have chosen to make your home.

I hope that today's event will demonstrate that commitment.

From the start of our negotiations we have prioritised citizens' rights. I am delighted that in March we were able to announce real progress on the legal drafting of the Withdrawal Agreement. This includes successfully translating all the commitments made in the December political agreement between us and the EU commission on citizens' rights into the Withdrawal Agreement legal text. This agreement will enshrine your rights in international law, securing your rights, and those of the other 3 million EU citizens in the UK, and 1 million UK nationals in the EU.

This agreement gives certainty not only about residency, but also healthcare, pensions and other benefits. We understand that the arrangements on which citizens rely need to go beyond broad political declarations and deal with the realities of people and their lives. The point of meetings such as today is to hear from you and learn about these realities.

It will enable families who have built their lives together in the UK and EU to stay together. And will ensure close family members can join after the implementation period, on the basis of current EU rules, as long as the relationship existed at the end of the implementation period — 31 December 2020.

Let me stress — the guarantee we are giving on your rights is real. We have committed to incorporating the Withdrawal Agreement fully into UK law. This will mean that the UK courts can refer directly to it and your rights are protected fully in law both here and internationally.

Details of the agreement are set out in a Joint Report published on 8 December and the Withdrawal Agreement legal text, published on 19 March.

Our agreement with the EU will protect your right to residency through granting settled status.

You will hear fuller details of this proposed scheme later in the evening but let me summarise:

Settled status will be granted to those who have been in the UK for five years or more at the end of the implementation period. For those of you — or your friends — who don't yet have five years residency on that day, the 31st December 2020, we will make sure that you will be able to stay to make up these years, so you can apply for settled status when you have.

In addition, those who acquire settled status will be able to leave the country for up to 5 years, without losing their right to return. In this respect we have gone further than existing EU law which only allows for an absence of 2 years in the permanent residence process.

The Home Office is currently developing this application system, which will be designed with your needs and priorities in mind. This system will be launched for voluntary applications by the end of this year, giving those of you already living in the UK, 2 and a half years to apply.

Events such as this give the officials working on the system the opportunity to hear directly from EU citizens to ensure it is carefully designed to meet your needs. I am grateful to the officials from my department and the Home Office who are here to listen to you and to take your questions.

Even while we're leaving the EU, we want to continue to deepen the strong relationship we already have with France, after decades, indeed centuries, of

cooperation.

The UK's relationship with France is one of the longest, most complex and, arguably, most important in the world. In 48 years' time, it will be one thousand years — a millennium — since William the Conqueror landed near Hastings, and the Duke of Normandy became the King of England. The famous Bayeux Tapestry chronicles William's triumph and we are delighted that, at the 35th Franco-British Summit hosted at Sandhurst earlier this year, President Macron agreed the loan of the Bayeux Tapestry to the UK —an important signal of the depth of our relationship and a marker for how far we have come since William landed on UK shores.

Of course, the UK and France have a partnership like no other. We work closely together across a full spectrum of issues from defence, to science, to culture and we reinforced this co-operation at this year's Franco British Summit. We agreed to: strengthen our security co-operation, including on military engagements, counter terrorism and cyber security; collaborate further to deliver cutting edge technologies in areas such as medicine and space; develop our partnership on education, and work together to protect our cultural heritage. And there's more.

We also have a strong economic relationship — France's total trade with the UK is worth nearly 100 billion euros. And over 5,000 of our companies invest in each other's countries. As immediate neighbours it is in the interests of both the UK and France to forge a strong economic partnership between the UK and the EU on goods and services.

But of course, the relations between our two countries are not only, or primarily, about the relations between the Governments. It's the human stories and links that underpin our shared history and future. These are ties of family, friendship, work and beyond. There are hundreds of thousands of British and French citizens living in each other's countries. And there are no fewer than 12 million British visits to France each year — more than any other country in the world. Likewise, more French people visit the UK than those of any other nationality. It is no coincidence that the French language is the first language, after English, that is taught in schools here.

French schools have been operating across the UK for years — there are over a dozen such schools in London alone. And at our recent summit the UK and France agreed to deepen cooperation across all education sectors, to increase opportunities for young people, particularly those from disadvantaged backgrounds. We also have very close ties in the higher education sector, which were set out to me when I visited the University of London Institute in Paris recently. It is clear to see that the lives of hundreds of thousands of French and British people are intertwined every day, and it is these people who will make the Franco-British relationship such a rich one for years to come.

All of you here today are a big part of that and, as the Prime Minister said at the Franco British Summit reception at the V&A Museum: "I am proud that more than three million EU citizens [including hundreds of thousands of our French friends] have chosen to make your homes and livelihoods here in our

country. We greatly value the depth of the contributions you make — enriching every part of our economy, our society, our culture and our national life. We know our country would be poorer if you left and I want you to stay".

I echo these remarks and I know that President Macron feels the same about the British Community in France.

So I hope that you leave today more informed by the steps we're taking to secure your future. I also hope that you leave today able to share the information you learn with your friends and relatives in the French community and have the chance to share your views with us.

Reassuring and informing our citizens is best done when it is a shared endeavour. That's why we hope to host more events such as this with EU citizens across the country.

We value enormously the French community in the UK, and I hope today's event will help to ensure we provide reassurance to as many people as possible that, despite the challenges of Brexit, there is a bright future for French people in Britain.

Both our Foreign Secretary and the President of France have spoken about London as the sixth biggest French city in the world. We want our French neighbours to continue to enjoy the UK, to contribute to our communities and to continue to be part of the fabric of our nation. The UK and France will remain partners, neighbours and friendly rivals for generations to come.

News story: Scam emails claiming to be from Companies House

We're aware that some customers have received suspicious emails about company complaints. These emails are not from us.

The email is sent from: "noreply@cpgov.uk" with the following message:

If you receive any emails from this sender, forward them to phishing@companieshouse.gov.uk as soon as possible. Do not open any attachments.

If you receive a suspicious email, you should report it to us immediately. Do not disclose any personal information or open any attachments. Companies House will never ask for your authorisation code.

You can read our guidance for more information on <u>reporting fraud to Companies House</u>.

<u>Speech: Home Secretary speech on cyber security to Commonwealth Business</u> Forum

It's a great pleasure to be here today with so many representatives from across the Commonwealth and business to celebrate the 25th Commonwealth Heads of Government Summit.

The first ever Commonwealth Heads of Government Meeting was back in 1971 in Singapore.

But 1971 was an important year for another reason too.

That year, computer engineer Ray Tomlinson, working at MIT, sent the first ever email.

Now, this message itself wasn't particularly earth-shattering, just a series of letters that Tomlinson sent from his computer to the neighbouring one. All the same, it marked a historic moment in the evolution of communication.

Fast forward to now and it is estimated that globally we send a staggering 269 billion emails a day.

The internet is now an integral part of all our lives.

I expect that even since I started talking, some of you have glanced at your phones.

The growth of access to the internet is phenomenal.

It's estimated that 48% of the population used the internet last year.

71% of the world's 15 to 24 year olds are now online.

And the internet has revolutionised how we do business too.

Today, a business in India can sell goods to someone in Barbados over the internet and can receive payment in seconds.

A farmer in Kenya can crowdsource a loan from people across continents to pay for new farming equipment.

The internet is now the backbone of our banks, our power grids, our schools, universities and governments.

But we know that while the internet has brought many obvious advantages, it's also brought new threats.

Threats that continue to grow in scale, sophistication and severity.

And cybercrime costs billions.

In the UK, nearly 7 in 10 large businesses have experienced cybercrime with an average cost of £20,000 per business. Some breaches leave companies on their knees.

And then of course, there's the broader cyber threat.

Hostile state activity in cyberspace is the most alarming expression of that threat.

Over the last year we've seen a significant increase in the scale and severity of malicious cyber activity globally.

We know that there are several established, capable states seeking to exploit computer and communications networks in contravention of their obligations under international law.

Consultations conducted in partnership with the Commonwealth Secretariat and Commonwealth Telecommunications Organisation show that members are concerned about the scale and complexity of cyber attacks from hostile states, groups and individuals who use cyber tools to commit crimes, to project power, to intimidate their adversaries, and to influence and manipulate societies in a manner which makes definitive attribution difficult.

But we have started to call this sort of activity out.

For instance, in 2017, countries across the Commonwealth were hit by the Wannacry ransomware attack, with cases reported in India, Bangladesh, Malaysia, Pakistan, Singapore and Australia among others.

Wannacry was one of the most significant cyber attacks to hit the UK in terms of scale and disruption. It disrupted over a third of NHS Trusts in England and thousands of operations were cancelled, putting lives at risk.

But in partnership with others, we publicly attributed the Wannacry attack to North Korean actors known as the Lazarus Group.

And in February, again in partnership, we called out the Russian military for the destructive NotPetya cyber attack of June 2017.

And on Monday, our National Cyber Security Centre partnered with the US Department for Homeland Security and the FBI and issued, for the first time, a joint technical alert about malicious cyber activity carried out by the Russian government. I know that some Commonwealth partners have supported that statement and it marks an important step in our fight back against state-sponsored aggression in cyberspace.

Together, we need to continue to call out this sort of destructive behaviour.

And when it comes to cyber security, working together really is the best

approach.

I know that Australia and New Zealand are doing great work supporting our Pacific Commonwealth Partners with cyber security and that Ghana is sharing expertise with others in Africa. Our very own National Cyber Security Centre and National Crime Agency work globally and with our Commonwealth partners to address cybersecurity and cybercrime.

They've supported the Central Bureau of Investigation of India to provide training on reverse engineering and analysis of malware.

We worked with the Kenyan Police and provided expertise for their first high profile cybercrime investigation which resulted in a successful prosecution.

And we want to continue to build on projects such as the Commonwealth Cyber Crime initiative with Barbados, Botswana and Grenada amongst others. We must continue to work together to address the shared cyber threats and opportunities.

That is why the Commonwealth Cyber Declaration, which foreign ministers and leaders will be considering this week, is such a powerful demonstration of common resolve to address our collective cyber security.

As the world's largest inter-governmental commitment on cyber security cooperation, it sets out our agreed principles and ambitions, and agreement to work more closely together to enhance our collective ability to tackle threats and foster stability in a free, open, inclusive and secure cyberspace.

And earlier today, the UK Prime Minister announced a £5.5 million UK programme supporting cyber security in the Commonwealth to support the implementation the Commonwealth Cyber Declaration by 2020.

This will bring the UK's total programme of support for Commonwealth partners to nearly £15 million over the next 3 years to help improve cyber security capabilities.

So there's important work ahead.

And whether you're here today representing a government, a business or just yourself, one thing should be very clear. And that is that we need to get our cyber security right.

From understanding where the gaps are in our national cyber security, to ensuring that law enforcement agencies have the skills and expertise to investigate cybercrime and provide victims with support. We need to increase public awareness of what good cyber security looks like and what the basic changes — like strong passwords — can make to this.

As today's panellists will I'm sure make clear, cyber security is a shared endeavour. Governments, businesses and individuals must all play their part.

And we also need to ensure that the pipeline of talent going into the

technology sector is capable, expert and diverse. As Jeremy Flemming, Head of GCHQ, noted last week, we continue to "need to seek out diversity of talent, to recruit and retain the best minds". And we are. We're throwing our support behind initiatives from the private sector in the UK, like the Tech Talent Charter — a commitment to improve female representation in the tech sector — to demonstrate this.

And I encourage all of you to consider, and share how your businesses and governments are meeting this challenge.

Because diversifying the way we think about security helps combat the diversity of threats.

I want to conclude today by saying this.

Ray Tomlinson was inspired by the promise of the internet to send that first email.

Every day, businesses across the Commonwealth are growing and thriving because of it.

And while there are threats that we all now recognise, I believe that by working together we can make sure that the promise of the internet is realised while the threats are combated.

Thank you.