

REPORT for CIDAC Panel: Revd Richard Fothergill (RF)

CIDAC hearing date:	March 14 2024
Year of events:	2023
Employment at time of events:	C of E priest
Issue:	Closure of bank account following RF giving feedback to bank
Was there a legal outcome?	No
Sex:	Male
Denomination:	Church of England
Use of data	Unrestricted
Evidence	YBS letter, press coverage & consent form

Background

RF is an Anglican priest in the Carlisle diocese. He had more than one bank account with the Yorkshire Building Society (YBS) for some 17 years. He explains that every month, YBS sends its members emails asking for feedback, invariably asking ‘How are we doing as a bank?’

In June 2023, RF noticed that on the YBS website, they were “heavily promoting” the LGBT Pride Month, which featured the “transsexual flag”. He explains there was a message from the Chairman or CEO, saying what a wonderful thing it was that YBS “pushed this particular sexual ethic”. Only because the bank asked for feedback, did he respond on the bank’s portal with two short paragraphs.

Responding to bank’s invitation for feedback

The first point RF made was that he had been a member of the bank for a long time, that YBS should stop wasting its time and energy on this particular sexual ethic and concentrate on banking. “You’re a good bank”, he stressed to them. RF added that they were putting a lot of money into pushing this particular agenda. He explained to them: “use your resources to do what you do successfully, which is to manage money. That’s what you’re there for, you’re a bank.”

His second point was that as a Minister in the Church, he had “strong misgivings about some aspects of transsexual ideology”, particularly transsexual ideology amongst children, while referencing press coverage of Drag Queen Story Hour. RF expected to be ignored. He thought that the best thing that could have happened was if one hundred people had similarly complained, then the bank’s marketing department might have dropped the initiative next year, realising that “we’re not a social pressure group” but a bank.

Bank’s response

Two weeks later, YBS wrote a letter to RF in which it said: “I am contacting you with regard to the incident that occurred on the 18th June. The comments made are not tolerable. We have a zero tolerance approach to discrimination against protected characteristics, such as racism, sexism and homophobia. We believe that it is fair that this relationship between yourself and the

Yorkshire Building Society has irrevocably broken down.” Regarding the letter’s reference to an “incident”, RF says that it makes what happened sound like “some car accident or some crime.” When the letter claims that their relationship has “irrevocably broken down”, RF told the CIDAC Panel: “I didn’t know that. This is the first I’ve heard about it.”

The letter ended by stating that his account will be closed within two weeks. RF has spoken to legal experts and was advised that the bank broke the law, because they should have instead given him 60-days notice, together with a justification, rather than “broad brushed accusations” such as ‘not standing for homophobia’. RF says that the crime he was accused of should have been stated but “they’ve never done that.” The letter was signed by an employee holding the position of “Customer Solutions Delivery”.

RF was duly sent a cheque for the amount held in the one savings account he had with YBS at this time. “Thank goodness”, he says, it was a savings account and not a current account. Had it been a current account, and with the “same arbitrary ‘I’m going to get rid of you’ policy within two weeks”, it would have been difficult to open a current account elsewhere, and then have the money safely transferred across to the new account. As it turned out, he had a current account elsewhere, enabling him to transfer his money to it.

The bank’s new CEO is “very woke”, RF says. In her annual report, she said how the YBS will push diversity and the LGBT Pride agenda. He explains that this was the material with which she opened her statement, instead of: ‘this is how I am going to manage your money and make more money for members and be a good bank manager’. RF believes the bank’s approach is: “I’m here to be a social change champion pretty much.” He says he had a good relationship with the YBS until this episode: “They’re a good bank. They were good at managing the money. Why not stick to that?”

Taking the matter further

Subsequently, RF contacted the Free Speech Union (FSU) who told him that the bank had broken the law by being prejudicial and not protecting his right to freedom of speech. The FSU wrote to the YBS, seeking an apology, and asking that his account not be closed. The bank did not reply. RF reports that the FSU’s position is that he is “perfectly allowed to have a Christian viewpoint on sexual ethics.” A FOI request was submitted by the FSU on his behalf, seeking copies of internal correspondence for the period of the incident. YBS sent nothing back other than copies of his bank statements, which he already had.

Press coverage

A journalist at *The Times* interviewed him on the radio and later covered the story in the newspaper. On the day the report appeared, RF says he was inundated with requests for interviews. He explains: “if they’re doing this stuff to vicars ... nobody’s safe.”

He says that the bank’s response sent to the press was a boilerplate statement: “We don’t do this very lightly” but only in cases of aggression, abuse and discrimination. RF believes YBS “pegged” him on “discrimination”. “It wasn’t sufficiently legally slanderous of me,” he explains. They hadn’t claimed that he was discriminatory but made a “vague assertion”. One reason that motivated him to go to the press was that if this happened to other people, “they may be losing their livelihood over it.”

Different worldviews and wider responses

YBS sees itself as having an ethical worldview, being “on the side of history”, which is against any Christian worldview on this particular sexual ethic, he says. RF believes that the bank sees

themselves as “the good guys in all of this”, while he is seen as a “backward-looking bigot”. He further explains that in the last thirty years, the Church has failed in arguing for and explaining God’s revelatory view of Scripture, and what the Judeo-Christian ethic on sexuality is about.

In the wake of this incident, many hundreds of people contacted RF, Christians and others, including two pieces of correspondence from gay men, who said they were “disgusted” by what happened to him. There are “repercussions” to the bank’s behaviour. RF says that if they get away with it, who else will they cancel next time? He cited the example of Jews being denied bank accounts in Germany in the 1930s.