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A highly experienced Expert Witness who has very wide experience in Private Banking, Investment Management issues and Wealth Management. Thomas has spent 19 years managing Private Banks and a total of 28 years in the city managing or advising clients on investment and their banking needs. He also has wide experience of UK, Offshore and International situations. Recent cases have involved working for financial institutions and clients in Interest Rate Swaps, Property Lending and adherence to Investment Objectives.

During recent years he has dealt with a multitude of client situations and resolved them to the satisfaction of the parties involved. He is accredited by the UK Register of Expert Witnesses and the Expert Witness Institute. Court cross examination is a speciality as well as advising on pre-litigation decisions on a Particulars of Claim.

Thomas also provides Consultancy Services to an International Client base relating to Financial, Banking and Tax matters and is a CEDR Accredited Mediator.

A specialist in dispute resolution with financial institutions and over the last few years and has been involved in the cases with the following themes:

- Interest Rate Swap mis-selling cases.
- Inappropriate actions by offshore trustees on behalf of beneficiaries.
- Professional Indemnity cases brought against surveyors and independent financial advisors ('IFAs').
- Derivative mis-selling cases.
- Contract for differences cases.
- Criminal cases involving, fraud, money laundering, insider dealing and confiscation of assets.
- A case which was brought against a firm of accountants which had been involved with a client who had taken out a multi-currency mortgage.
- Situation where a client had provided an order which was misinterpreted by the Investment Manager.

- Offshore Clients which had a Portfolio and were represented by Offshore and Onshore Banks, Investment Advisors and Managers.
- A portfolio which had been managed with an inappropriate risk profile and substantial costs had been incurred through investment in over risky assets.
- Investment Managers obligations in the provision of advice.
- Independent Financial Advisors obligations to Clients.
- Clients which had suffered loss through foreclosure of a loan arrangement.
- Investment managers obligations in execution of client instructions.
- A reporting error in the quarterly valuations sent to the client, which showed a grossly inflated valuation.
- Deduction for US income tax made when client had not completed appropriate documentation.
- Investments which had been make which were inappropriate for the client.
- Errors where limit orders had not been executed.
- Substantial losses incurred through investments in future and options and open derivatives.
- Errors in completion of repossession of property when a loan has gone into default.
- Lending by banks in property transactions.

Primary cases include:

- Winnetka Trading Corp v Julius Baer International Ltd and Bank Julius Baer, HC08C02033 2011
- John Gisborne v AMG and others, High Courts of Justice of England, Queen's Bench Division, Commercial Court. 2011 Folio 1601 2013
- Rafed Al Khorafi and others v Bank Sarasin Alpen Ltd and Bank Sarasin SA, Dubai International Financial Centre Courts, DIFC. CFI 026/2009 2014
- John Dugan and others v Lloyds TSB Bank plc, District of Northern California, San Francisco Division 12-cv-02549-WHA (NJV) 12-cv-02937-WHA (NJV) 2014
- John Spencer v IBRC and Stapleford, Irish High Court Commercial (Dublin) No. 2011/8150P 2015
- Bradley Willcox and others v Lloyds TSB Bank plc, Hawaii District Court, Civ. No. 13-00508 ACK-RLP (D. Haw. Dec. 14, 2016)
- David Rocker v Full Circle Asset Management Ltd High Court Queen's Bench Division 2017
- Zillion Global and Fields Pacific v Deutsche Bank, Singapore High Court 2018
- Sheila Kazzaz and Ahmed Kazzaz v Standard Chartered, Singapore High Court 2019
- Yukos Capital SARL et al v Daniel Feldman, Southern District of New York No. 1:2015cv04964 2019
- Stonedene Limited v Ansbacher (Bahamas) Limited, Supreme Court of Bahamas, Case number 2014/CLEgen/00911.

Career History

Expert Evidence Limited & Expert Evidence International Limited **2010-**
Providing Expert Witness Services to the UK and UK dependences' High Courts in respect of Banking, Wealth Management, Lending, Securities and Investment and also Regulation. .See www.expert-evidence.com

Expert Evidence Limited
Expert Evidence International Limited

Director, Chief Executive and Founder.

Expert Witness Institute **2014-2020**
Professional body representing Experts in the UK.
www.ewi.org.uk
Governor
Founding Committee Member of EWI Branch in Singapore **2019-2020**

US Tax and Financial Services **2010-2012**
Creation and establishment of a business proving consultancy and Tax advivce to UK and Middle East's Financial Institutions and Individuals. See www.ustaxonline.com
CEO US Tax & Financial Services Middle East

Wilton & Partners **2009-2011**
A Professional Accountancy firm providing private client and corporate services. See www.wiltongroup.com
Head of Client Development

Bank Leumi (UK) Limited **2006-2009**
Bank Leumi is the largest of the international Israeli banks. It forms part of a group based in 21 countries and specialises in Private and Commercial Banking operations. See www.bankleumi.co.uk
Head of Private Banking

Royal Bank of Canada IM (UK) Limited, London **2000-2006**
The London Investment companies which form part of the Global Private Banking Group
See http://www.rbcwealthmanagement.com/
Senior Investment Counsellor and Director of RBCIM (UK) and RBCIM (USA)
Managing Director of RBCIM (UK) and RBCIM (USA)

portfin.com Limited **1999-2000**
An internet facilities company
Chief Operating Officer

Duncan Lawrie Limited, London **1992-1999**
A Private Bank based in Belgravia offering a full service banking, investment management and trust service through the offices in London, Isle of Man and Cyprus. It had approx. £500m of funds under group control and about 100 employees.
Director & Senior Executive Officer (SFA & IMRO). Alternate Director of Duncan Lawrie (IOM). Chairman of Duncan Lawrie Unit Management. Chairman of Group Marketing Committee. Member of Personnel and IT subcommittees.

John Govett & Co Ltd, London **1987-1992**
An institutional fund management company .
Director and Investment Manager
On the board of Global Stock Investments and Head of International Private Clients. Fund Manager of Govett UK Small Companies Fund (Jan 1988 – Jan 1992), Govett Strategic Investment Trust (Jan 1990 – Apr 1991) and other funds. Specialist in UK smaller company investment and the corporate development of companies in the portfolio.

Robert Fleming & Co Ltd, London **1984-1987**
Merchant Bank – now part of J P Morgan Chase.

Manager in Charge of Unquoted Investments. Set up a Venture Capital Fund 'Fleming Ventures' which raised £20m and closed in April 1985.

Early Career

Welwyn Electronics Ltd, Northumberland	**1981-1984**
Ransome Hoffmann Pollard Ltd, Newark and Chelmsford	**1977-1981**
Ebara Manufacturing Company, Fujisawa, Japan	**1976**

Education

CEDR Mediation Course	**2011**
Bond Solon Expert Witness Training on Courtroom Skills	**2010**
Bristol University	**1974-1981**
B.Sc. (Hons) in Mechanical Engineering	
Ph.D. in Rolling Element Bearing Dynamics	
Cheltenham College	**1968-1973**

Awards
Accredited Expert by the EWI (2016)
CEDR Accredited Mediator (2011)
Micropal Investment Small Cap Manager over 10 years (1st) (1992)
Micropal Investment Small Cap Manager over 5 years (2nd) (1992)
Tribology Bronze Medal (1981).
Raymond Coleman Prescott Scholarship (1976) to study 'Production and Management Techniques in Japan'.
Wertheimer Memorial Prize (1977).
Turners Company Design Award (Bronze 1981).

Publications: Investment Articles & Technical Papers and Articles.
Patents: (co-inventor) on 1 European and 2 UK Patents
Languages: French (a little), Japanese (slight knowledge); Basic. Fortran; OCL, etc.
Professional: Centre of Effective Dispute Resolution (CEDR Exchange Member)
Chartered Institute of Arbitrators (Member)
Academy of Experts (Member)
Expert Witness Institute (Board of Governors and Member)
Institution of Mechanical Engineers (Member)
Institution of Electrical Engineers (Member)
Association of Certified Accountants (Diploma)
Series 65 Exams on US Securities Laws (Pass)
Electrical Installations Level 2 (Pass)
Regulatory: Regulated by FSA as a CF27(-2009), as a Form 3 Individual (DL), SFA (DL), IMRO registered representative, Bank of England (UK deposit taking institutions) and Financial Supervision Commission (Isle of Man).