

# **FCA Order 34/2023: The 16-Year Vendetta Exposed**

## **HBOS Cover-Up, Crown Liability, and the Fight for Financial Freedom**

London, UK - The Financial Conduct Authority (FCA) has issued Order 34/2023 against Iain Clifford in an attempt to jail him for an alleged breach of a restraint order. This order is not based on legitimate findings - it's the latest chapter in a 16-year vendetta rooted in the HBOS collapse cover-up.

### **HBOS Collapse: A Scandal the FCA Won't Face**

In 2008, HBOS, one of the UK's largest banks, collapsed due to reckless lending and fraudulent activities. Instead of holding senior executives accountable, regulators orchestrated a cover-up - enabling Lloyds Bank to absorb HBOS while shifting blame onto smaller financial firms and independent operators.

Among those unjustly targeted was Iain Clifford's financial services firm, which had a nine-year joint venture with HBOS. By 2009, the Financial Services Authority (FSA) - now the FCA - falsely accused Clifford's firm of wrongdoing, destroying his business and reputation.

### **The Crown Holds the Liability**

At the heart of this controversy is a powerful legal truth: the corporate "person" created by the birth certificate is legally owned by the Crown. Under British law, the Crown holds the liability for that legal fiction - not the living man or woman - unless it's proven that the man voluntarily accepted that liability.

This is the **Achilles' heel** the FCA doesn't want the public to know about.

### **Administrative Courts: Justice Denied**

The FCA relies on administrative courts - from the Magistrates' Court to the Supreme Court - that operate under company policy, administering the Crown's business. These courts are not there to deliver justice; they are there to protect the system's interests and suppress dissent.

### **Evidence, Just Regulatory Abuse**

Order 34/2023 is built on speculation and baseless claims, mirroring the FCA's earlier attempts to destroy Iain Clifford's ventures. Despite defeating the FCA in the Upper Tribunal (UKIT1 v FCA), Clifford continues to face a systematic campaign of persecution designed to silence him and MATRIXFREEDOM.

### **A Smear Campaign to Destroy Reputation**

To blacken Iain Clifford's reputation, many websites and social media posts have been created by third parties that appear to work for the Crown. Despite this, MATRIXFREEDOM has built a substantial membership base that provides authentic testimonials of the success of its processes. One supporter wrote: "Iain is an incredible leader with massive integrity." Another added: "Thank you for being a demonstration of how to exercise and protect our freedom as human beings."

### **MATRIXFREEDOM: The Third Option They Don't Want You to Know**

Most people think you can't win against the Crown because the game is rigged. But Iain Clifford's 16-year battle has uncovered the system's greatest weakness - and

MATRIXFREEDOM'S solutions empower people to step outside the system's arena and reclaim their financial independence.

One of the most powerful solutions is the Common Law Court of Record - a centuries-old process that allows ordinary men and women to bring wrongdoers to justice, bypassing the rigged administrative courts of the Crown.

**An Invitation to the Press**

Iain Clifford is inviting interviews from journalists, content creators, and truth-seekers who want to understand this story of financial freedom and government overreach.

For more information or to arrange an interview, please complete the form here:

<https://iainclifford.com/press-release/>

Read the full press release and affidavit [FCA](#)

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