

How Totalitarians Flourish



by Theodore Dalrymple

Moral grandiosity seems to have infected the nomenklatura class of giant corporations. It is not enough for them to ensure that the corporations make a decent profit within the framework of the law; they must claim to also be morally improving, if not actually saving, the world.

So it was with Alison Rose, the first female chief executive of the National Westminster Bank, a large British bank 39 percent owned by the British government. When first appointed to the position, she said that she would put combatting climate change at the centre of the bank's policies and activities. Whether shareholders were delighted to hear this is unknown.

But the bank, under her direction, went further. Its

subsidiary, Coutts, founded in 1692 and long banker to the rich, compiled a Stasi-like dossier on one of its customers, Nigel Farage, before “exiting” him from the bank, to use the elegant term employed by Ms. Rose. (Defenestration will come later, perhaps.)

Farage is, of course, a prominent right-wing political figure in Britain, as much detested as he is admired. There was no allegation in the dossier that he had done anything illegal; indeed, in person, he had always acted correctly and courteously toward staff. What was alleged was that his “values” did not accord with those of the bank, which were self-proclaimed as “inclusive” (though not of people with less than \$3.5 million to deposit or borrow). Farage was depicted as a xenophobe and racist, mainly because he was in favour of Brexit and against unlimited immigration. That anyone could support Brexit for any reason other than xenophobia, or oppose unlimited immigration other than because he was a racist, was inconceivable to the diverse, inclusive thinkers of Coutts Bank.

Ms. Rose saw fit to leak details to the BBC about Farage’s banking affairs, claiming to believe that they were public knowledge already. She did not mention the 40-page dossier that her staff had put together, about Farage’s publicly-stated views. The Stasi would have been proud of the bank’s work, which comprehensively proved him to have anti-woke views.

Whatever else might be said about Mr. Farage, no one would describe him as a pushover, the kind of person who would take mistreatment lying down. Even the *Guardian* newspaper, which cannot be suspected of partiality for him, suggested that the bank and its chief executive had questions to answer.

It was not long before Ms. Rose had to beat a retreat. She issued a statement in which she said:

I have apologised to Mr. Farage for the deeply inappropriate language contained in [the dossier].

The board of the bank said that “after careful reflection [it] has concluded that it retains full confidence in Ms. Rose as CEO of the bank.”

The following day, Rose resigned, admitting to “a serious error of judgment.” The value of the bank fell by more than \$1 billion.

The weasel words of Ms. Rose and the bank board are worth examination. They deflected, and I suspect were intended to deflect, the main criticism directed at Ms. Rose and the bank: namely, that the bank had been involved in a scandalous and sinister surveillance of Mr. Farage’s political views and attempted to use them as a reason to deny him banking services, all in the name of their own political views, which they assumed to be beyond criticism or even discussion. The humble role of keeping his money, lending him money, or perhaps giving him financial advice, was not enough for them: they saw themselves as the guardians of correct political policy.

It was not that the words used to describe Mr. Farage were “inappropriate,” or even that they were libelous. It is that the bank saw fit to investigate and describe him at all, at least in the absence of any suspicion of fraud, money laundering, and so forth. “The error of judgment” to which Ms. Rose referred was not that she spoke to the BBC about his banking affairs (it is not easy to believe that she did so without malice, incidentally), but that she compiled a dossier on Farage in the first place—and then “error of judgment” is hardly a sufficient term on what was a blatant and even wicked attempt at instituting a form of totalitarianism.

This raises the question of whether one can be wicked without intending to be so, for it is quite clear that Ms. Rose had no

real understanding, even after her resignation, of the sheer dangerousness and depravity of what the bank, under her direction, had done.

As for the board's somewhat convoluted declaration that "after careful consideration, it concluded that it retains full confidence," etc., it suggests that it was involved in an exercise of psychoanalytical self-examination rather than of an objective state of affairs: absurd, in the light of Ms. Rose's resignation within twenty-four hours. The board, no more than Ms. Rose herself, understood what the essence of the problem was. For them, if there had been no publicity, there would have been no problem: so when Mr. Farage called for the dismissal of the board *en masse*, I sympathised with his view.

There is, of course, the question of the competence of the bank's management. Last year, the bank's profits rose by 50 percent (I wish my income had risen by as much). I am not competent to comment on the solidity of this achievement: excellent profits one year followed by complete collapse the next seem not to be unknown in the banking world. But the rising profits under Ms. Rose for the four years of her direction seem to point to, at least on some level, of competence. How many equally competent persons there are who could replace her, I do not know.

Still, the tendency to moral grandiosity combined with a lack of elementary scruples, as illustrated in this episode, is worrying. Would one trust such people if the political wind changed direction? Their views would change, but the iron moral certainty and self-belief would remain the same, like the grin of the Cheshire Cat. How many meetings have I sat through in which some apparatchik has claimed to be passionately committed to a policy, only to be just as passionately committed to the precise opposite when his own masters demand a change of direction?! The Coutts story is one of how totalitarianism can flourish.

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