



The Scottish Parliament
Pàrlamaid na h-Alba

Standards, Procedures and Public Appointments Committee

Elaine Rae

(by email)

13 February 2026

Cross-Party Group on Credit Unions

Dear Elaine,

At its meeting on Thursday 12 February 2026, the Standards, Procedures and Public Appointments Committee discussed your complaint in relation to the Cross-Party Group on Credit Unions.

In considering your complaint, the Committee noted that you had cited provisions of Section 6 of the Code of Conduct for MSPs. The provisions cited do not appear in the Code itself. The focus of the Committee's consideration was therefore not on these provisions but on whether the conduct described in the complaint would comply with the rules as set out in Section 6. The relevant provisions of the Code that we considered your complaint against were that:

- All meetings, including the initial meeting, must be notified to the Standards Clerks at least 10 calendar days before the meeting. (section 6, para 28)
- Attendance and participation by non-MSPs who are not registered members of a Group is at the discretion of the Group and therefore Groups are within their rights to refuse non-members entry to the meeting. (section 6, para 33)

As part of its consideration of the complaint, the Committee considered both the information provided by you and a response from the Convener of the CPG, dated 3 February 2026. The Convener's response, which is attached to this letter, provided an explanation of the intended nature of the meeting. The Committee has accepted the Convener of the CPG's explanation that the meeting on 10 December was not intended to be a meeting of the CPG. The Committee has concluded that there has not been a breach of the requirements of the Code in this instance.

However, the Committee also considered that the description of the meeting in the email invitation, which referred to the CPG's title, meant that there was a lack of clarity about the meeting and that it was reasonable for you to question the nature of the meeting. The Committee has reminded the Convener that clarity in relation to CPG activities is essential in making sure that questions do not arise in relation to compliance with the Code and for stakeholders who may fall within the terms of the Lobbying (Scotland) Act 2016 to have certainty as to whether their engagement with MSPs might fall to be registered if it does not meet the exemption in respect of CPGs set out in that Act.

Contact: Standards, Procedures and Public Appointments Committee, The Scottish Parliament, Edinburgh, EH99 1SP. Email SPPA.committee@parliament.scot. We welcome calls through Relay UK and in BSL through Contact Scotland BSL.

I have also written to the Convener to confirm the Committee's decision. The Committee has also agreed that it will publish both this letter, our letter to the Convener of the CPG and his response to the Committee.

Yours sincerely



Martin Whitfield MSP
Convener
Standards, Procedures and Public Appointments Committee

Annexe

Response from Stephen Kerr MSP, Convener of the CPG on Credit Unions – 3 February 2026

Thank you for your letter of 3 February 2026 regarding the complaint made in relation to the Cross-Party Group on Credit Unions and the meeting scheduled for 10 December 2025. I am grateful for the opportunity to clarify the position and to assist the Committee in its consideration of the matter.

I want to begin by setting out clearly that it was never my intention that the event planned for 10 December should constitute a formal meeting of the Cross-Party Group. The session was conceived and organised as a technical briefing for MSPs and their staff, focused on providing background information on the regulatory framework and on a specific product that had generated interest. On that basis, it was not notified to the Standards clerks as a formal CPG meeting, nor was it intended to operate as one for the purposes of the Code of Conduct.

The subject line and wording of the initial email invitation were intended to signal a briefing rather than a formal meeting of the Group. However, I accept that the language used may not have been as precise as it should have been, and I recognise how that could have contributed to subsequent confusion about the nature of the event.

The invitation list was deliberately limited because the session was designed as a technical briefing rather than a representative or deliberative meeting of the Cross-Party Group. There was no intention to exclude any registered member of the CPG, including the Independent Coalition of Credit Unions, from the work of the Group more generally. The restricted circulation reflected the planned format and scale of the briefing, not any desire to limit engagement or participation in the CPG itself.

In practice, the details of the briefing were shared more widely than had been intended by someone outside my control. As a result, the purpose of the session became misconstrued, attendance grew beyond the original scope, and it began to be perceived as a de facto CPG meeting. In those circumstances, the Financial Conduct Authority took the decision to withdraw from the session, precisely because it no longer aligned with the limited and informal briefing format they had agreed to. That outcome was regrettable, but it underlines the fact that events had moved beyond what was originally envisaged.

I wish to be absolutely clear that there was no deliberate attempt to circumvent the Code of Conduct or to exclude any stakeholder from a formal Cross-Party Group meeting. I am well aware of the requirements placed on CPGs to operate in an open and inclusive manner, and I take those responsibilities seriously. The difficulties that arose were the result of miscommunication and the unintended wider circulation of information, rather than any deliberate action on my part.

By way of context, we are approaching the end of the current parliamentary session. Throughout this Parliament, I have sought to ensure that the Cross-Party Group on Credit Unions has met regularly and has provided a forum for constructive

engagement, which is more than can be said for many CPGs. Following the election, there will of course be opportunities for others to take on the roles of Convener and office bearers. While it is my intention to seek re-election to the Parliament, it would not be my intention to continue as Convener of the Cross-Party Group in the next session.

I hope this response assists you and the Committee in understanding the background and the sequence of events. I remain committed to transparent, fair and constructive engagement on issues affecting credit unions and their members, and I would of course be happy to provide any further clarification if that would be helpful.