

In exercise of the powers of the chair of the Competition and Markets Authority (CMA) under paragraph 36 of Schedule 4 to the Enterprise and Regulatory Reform Act 2013, which have been delegated to me pursuant to paragraph 48(1)(a) of that Schedule with the consent of the Board of the CMA, and having regard to the reference to the chair of the CMA made on 6 November 2014 by the CMA under sections 131 and 133 of the Enterprise Act 2002 for an investigation of the supply of retail banking services to personal current account customers and to small and medium-sized enterprises (the Reference)—

1. I hereby constitute a group consisting of the following members of the CMA panel to carry out, in relation to the Reference, the functions referred to in section 133A of the Enterprise Act 2002 (the Group):

Professor T A Hoehn
Professor P Marsden
Mrs J May
Mr J E K Smith
Professor M A Smith

2. I appoint Professor Smith to chair the Group.

R M Witcomb
CMA Panel Chair
10 November 2014