

RETAIL BANKING MARKET INVESTIGATION

Notice of the CMA's determination of further exceptions to the application of the Retail Banking Market Investigation Order 2017

1. This notice is published pursuant to Article 5.11 of the Retail Banking Market Investigation Order 2017 (the Order). All terms used in this notice are to be interpreted in accordance with Article 9 of the Order unless an alternative definition is expressly provided for.
2. Following the publication of notices pursuant to Article 5.11 on the 28 March 2017 and 19 May 2017 a further application for exceptions to the application of the Order under Article 5 of the Order has been submitted to the CMA by the Yorkshire Building Society, registered in the Financial Services Register with registration number is 106085 (YBS).
3. Pursuant to Article 5.5 of the Order the CMA has determined that the division or Brand of the provider listed, respectively, in the first two columns of the table below was, as of the date the Order was made, closed to new customers and operated separately from the provision of PCAs to other customers of the listed provider. In determining whether the division or Brand is operated separately the CMA has had regard to the factors listed in Article 5.4 of the Order. In determining whether the division or Brand is closed to new customers the CMA has had regard to the factors listed in Article 5.8 of the Order.

Division or Brand	Provider
Norwich and Peterborough Building Society	YBS

4. The CMA therefore grants exceptions to the application of the Order for the above captured divisions or Brand as provided for by Articles 5.5 of the Order.

31 July 2017