

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. On 20 September 2017, an application for exceptions to the application of the Order under Article 5 of the Order has been submitted to the CMA by Barclays.
3. Pursuant to Article 5.2 of the Order the CMA has determined that the division of the provider listed below was, as of the date the Order was made, operated independently from the provision of PCAs or BCAs to other customers of the listed provider. In determining whether the division is operated separately the CMA has had regard to the factors listed in Article 5.4 of the Order.

| Division | Provider |
|--|-----------------|
| Overseas Services, Barclays International | Barclays |

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

31 October 2017