

RETAIL BANKING MARKET INVESTIGATION

Notice of the CMA's determination of a further exception 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 4 February 2025, a complete application for exceptions to the application of the Order under Article 5 of the Order was submitted to the CMA by Santander UK plc (Santander) on behalf of Cater Allen Limited (Cater Allen).
3. Pursuant to Article 5.2 of the Order the CMA has determined that the brand of the provider listed below provides BCAs independently from the provision of such products to other customers of the listed provider. In making this determination the CMA has had regard to the factors listed in Article 5.4 of the Order.

Brand	Provider
Cater Allen Limited	Santander UK plc

4. The CMA therefore grants exceptions to the application of the Order for the above captured brand as provided for by Article 5.2 and subject to Article 5.3 of the Order.
5. This exception shall take effect as at the date of this notice.

3 March 2025