

# News story: Consumers put at the heart of financial services revolution

The government is bringing in a new regulatory regime for innovative FinTech firms which will transform the way people engage with their finances and make it possible to manage all of their finances at the touch of a button.

From January 2018, these FinTech firms will – at the request of the individual – be able to access data from all of their bank accounts.

This could lead to innovations like managing all bank accounts from one easy-to-use app, enabling people to budget more effectively, or helping consumers avoid unwanted overdrafts by making automatic payments between bank accounts when funds are running low.

New innovative apps could provide personalised product recommendations based on exactly how consumers spend their money, such as suggesting which savings product would suit best based on an individual's saving habits.

Economic Secretary to the Treasury, Stephen Barclay, said:

Thanks to the changes we're making, new FinTech firms can enter the market and offer innovative and transformative banking services that are tailored to meet people's needs.

New apps will empower people to take greater control over their finances. Whether that's through managing all of their bank accounts in one place or helping to avoid unauthorised overdrafts when they have money elsewhere.

These changes stem from the EU's second Payment Services Directive and will drive further innovation in FinTech in the UK.

Giving people the ability to know exactly which products are best for them at a touch of a button will also drive competition in the financial services market.

Consumers will switch to the best product for them, and this competition will compel firms to provide better products. More competition will drive further consumer choice, and better and cheaper services.

Chief Executive of UK Finance, Stephen Jones, said:

We are excited by the potential for these reforms to enhance competition and innovation in the financial services sector – and welcome the publication of these regulations which mark an important milestone on the journey towards implementing it.

The changes will allow customers to use details of their payments to help plan and manage their money better. What's more, this is just the start. There are a whole host of benefits for customers, many of which we are just beginning to see.

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## [News story: Minister for Europe concerned by arrests of human rights defenders in Turkey](#)

Sir Alan Duncan urges Turkey to uphold international standards following the arrest of human rights defenders in Turkey

Following the arrest of 10 human rights defenders in Turkey on 6 July 2017, six of them remain in custody charged with helping a terror organisation. Idil Eser, Director of Amnesty International Turkey is among those being held. The organisation's chair, Taner Kılıç, was arrested a month ago.

Minister for Europe, Sir Alan Duncan, said:

I am very concerned by the arrest and remanding in custody of Amnesty International's Turkey Director Idil Eser and five other human rights defenders in Turkey. I also remain deeply concerned at the detention of Taner Kilic, Amnesty International's Turkey Chair.

Both the Prime Minister and the Foreign Secretary have raised these arrests in recent discussions with Turkish counterparts. We continue to urge the Turkish authorities to uphold international standards with regard to the rule of law, including the presumption of innocence, and to protect fundamental rights including freedom of expression and assembly.

- Follow Foreign Office Minister Sir Alan Duncan on Twitter @AlanDuncanMP and Facebook
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## [Press release: Bridge maintenance to improve journeys on the A303 near Andover](#)

The scheme, which will help to improve journeys on this stretch, will involve replacing key components of the bridges to provide drivers with safer and more reliable journeys for years to come. The work will include 24/7 narrow lanes with overnight lane closures and some occasional weekend carriageway closures later in programme. The work is due to be completed, weather dependent, in January 2018.

Highways England Project Sponsor Gemma Luckhurst said:

Maintaining these three bridges will prolong the life of the structures and provide the 60,000 drivers that use this section of the A303 each day with safer and more reliable journeys for years to come. We are carrying out the work on the three bridges at the same time to minimise the overall disruption.

Some weekend closures will be used to replace the waterproofing material and bridge joints, which span both carriageways. It is expected these will take place over weekends between September and December.

Anyone interested in being kept up to date with the scheme can [visit our website](#), call the Highways England customer contact centre on 0300 123 5000 or email [info@highwaysengland.co.uk](mailto:info@highwaysengland.co.uk)

### **General enquiries**

Members of the public should contact the Highways England customer contact centre on 0300 123 5000.

### **Media enquiries**

Journalists should contact the Highways England press office on 0844 693 1448 and use the menu to speak to the most appropriate press officer.

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## [Press release: New panel launched to](#)

# drive legal education

Public Legal Education (PLE) will be given a new focus following the launch of a panel that will bring key representatives together to support and drive forward legal education initiatives.

Solicitor General Robert Buckland QC MP will chair the first meeting of the newly established PLE Panel later today.

The Panel, formed of key organisations, will promote the importance of teaching people about the law and their basic civil and criminal rights – from knowing if you're entitled to a refund in a shop or whether you've been a victim of discrimination.

Speaking ahead of the meeting, the Solicitor General said:

Teaching people about their legal rights and responsibilities, together with helping them gain the confidence and skills to get access to justice can really make a difference to people's lives – as well as our legal system.

The new Panel will help drive forward Public Legal Education so more people can reap the benefits.

There are many ways to teach people about the law, such as interactive presentations, mock trials and role play exercises to awareness raising campaigns or information in leaflets – which can be tailored to different groups, from educating primary and secondary school pupils to prison inmates, community groups and homeless people.

The Panel will provide a forum for the Law Officers to work with organisations in the field, enable public legal education to flourish and to encourage initiatives which improve legal capability.

The Panel will meet bi-annually is formed of key PLE representatives including those from the following organisations: Citizenship Foundation, Legal Education Foundation, The Law Society, Bar Council, CILEX, Magistrates' Association, Ministry of Justice, Judicial Office, Solicitors Regulation Authority, Citizens Advice, Law for Life, Bingham Centre for the Rule of Law, Youth Access and Law Centres Federation.

Other participants may be invited to attend meetings on an ad hoc or permanent basis with the agreement of the Panel.

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# [News story: Civil news: applications for supervision orders and extensions](#)

Crucial difference between applications for supervision orders under s.31 Children Act and extension of an existing supervision order.

## **Supervision orders**

Means and merit tests are not needed when applying for supervision orders under section 31 of the Children Act 1989.

Applications should be submitted as Special Children Act cases because that is the legislation which applies. Special Children Act cases are not subject to means or merit tests.

## **Extension of supervision orders**

Means and merit tests do apply to extensions to supervision orders.

Applications should be submitted as Public Law Children cases because extensions to supervision orders are not defined as Special Children Act cases.

The legislation which applies is schedule 3, Part II Children Act 1989.

A Special Children Act quick guide is available on the Client and Cost Management System (CCMS) training website – see below.

## **Further information**

[CCMS training website](#) – see Special Children Act under ‘making an initial application’