

Letters from the Cabinet Secretary to Rachel Reeves MP and Ian Blackford MP

[unable to retrieve full-text content]The Cabinet Secretary, Sir Mark Sedwill, has responded to two letters regarding Dominic Cummings, special adviser to the Prime Minister.

Public urged to report sightings of tree pest Oak Processionary Moth

The public is being urged to report sightings of the tree pest [Oak Processionary Moth \(OPM\)](#) caterpillars.

Oak Processionary Moth was first identified in London in 2006 and has since spread to some surrounding counties. The caterpillars and their nests contain hairs which can cause itchy rashes, eye and throat irritations, and should not be touched under any circumstances at any time. The greatest risk period is May to July when the caterpillars emerge and feed before pupating into adult moths.

OPM caterpillars feed on oak leaves and can increase trees' vulnerability to attack by other pests and diseases, making them less able to withstand adverse weather conditions such as drought and floods. A government programme is in place to limit their spread from areas where they are present.

The pest is established in London and surrounding areas but the majority of the country is designated a Protected Zone, which means it is free from the pest.

The Forestry Commission, working in partnership with others, have an annual programme in place to tackle the pest, with an ongoing programme of surveillance, treatment and research.

Andrew Hall, Forestry Commission Operations Manager, said:

At this time of year, many people are enjoying green spaces and it's really important for the public to be aware of the risk of tree pests like Oak Processionary Moth and to report any sightings via our [TreeAlert](#) website or by calling the Forestry Commission. This will help us with our programme of treatment and enables us to slow the spread of this pest.

Any sightings should be reported to the Forestry Commission via its [Tree Alert online portal](#). Alternatively, people can email opm@forestrycommission.gov.uk or call 0300 067 4442.

Since 2012, the government has invested more than £37 million in tree health research; this includes a dedicated programme of research on oaks and the pests that threaten them, such as Oak Processionary Moth.

The Government has also introduced tighter biosecurity checks at the border, and in 2019 introduced further restrictions on the import of oak trees to England following a number of interceptions of the pest.

Nests are typically dome or teardrop-shaped, averaging the size of a tennis ball. They are white when fresh, but soon become discoloured and brown. The caterpillars have black heads and bodies covered in long white hairs which contain proteins which can cause itchy rashes, eye, and throat irritations. They can also occasionally cause breathing difficulties in people and pets, so should not be touched under any circumstances.

For more information on how to identify OPM, including common mistaken species, visit www.forestresearch.gov.uk/opm.

Windrush Compensation Scheme pays out £360,000 within first year

More than £360,000 has been paid out in compensation as part of the ongoing work to right the wrongs experienced by the Windrush generation, the Home Secretary announced today.

Figures published by the Home Office show that a total of 60 claimants received payments through the Windrush Compensation Scheme within its first year.

The scheme, which has been operational since April 2019, continues to make payments on a weekly basis.

In the same period, the Home Office has additionally made offers of approximately £280,000 in compensation through the scheme. Once the offers are accepted by the applicants, the payments will be made.

Home Secretary Priti Patel said:

By listening to feedback from community leaders and those affected, we have begun to put right the wrongs caused to a generation who have contributed so much to our country.

The Windrush Compensation Scheme has been developed to ease the burden from the unacceptable mistreatment some have faced, which is why it is so important that people continue to come forward.

The payments made under the scheme vary, depending on the facts of the case, with one payment in excess of £100,000. Many payments made so far are interim payments, which means people will likely receive more at a later date.

While the scheme is making good progress and continues to process claims as quickly as possible, the Home Office is committed to getting more people to come forward and claim.

That is why the Commonwealth Citizens' Taskforce and the Windrush Compensation Scheme are running a series of online engagement events, to ensure those affected continue to come forward and claim.

Alongside these events, the department continues to work closely with communities and individuals to listen to feedback on the scheme and to ensure claims are resolved as quickly as possible. Each case is personal, with careful consideration given to the specific circumstances in every claim.

As announced by the Home Secretary in March, the Home Office will shortly launch a separate £500,000 fund for grassroots organisations to promote the Windrush Schemes and provide advice services. The department will work with stakeholders to co-design the fund.

The outstanding offers of compensation had yet to be accepted by claimants or were going through a review so could not be included in the £362,996 paid out.

All those who have applied to the compensation scheme are then contacted by the Home Office and case workers work closely with claimants to process the claims as quickly as possible.

The Home Office continues its work to right the wrongs experienced by the Windrush generation, which is shown by the fact that over 12,000 people have been provided with documentation confirming their status so far.

In order for a payment to be made, an individual must first accept the offer made. As part of the scheme, anyone unhappy with their offer can request a free internal review. If they still do not agree with the outcome, the claimant can request a further review the Independent Adjudicator.

The Home Secretary extended the Windrush Compensation Scheme to 2 April 2023 to give more people time to claim.

To make the scheme more flexible to those who have suffered losses, the mitigation policy – the criteria by which financial settlements are made – has been amended to take a wider range of circumstances into account.

This change means people are no longer have to show they took immediate steps to resolve their immigration status, instead, simply that they tried to

contact the Home Office or sought advice at any time.

Citizens Advice, funded by the Home Office, are continuing to provide free, independent claimant assistance during the pandemic for those wishing to apply to the Compensation Scheme. This can be accessed by referral through the Windrush Helpline: 0800 678 1925.

The Wendy Williams Lessons Learned review was published in March 2020. The Home Secretary made clear in her statement to the House of Commons on the day of publication that the department will carefully consider the detail of the report and its recommendations to develop a comprehensive plan for changing the ways of working of the Home Office.

£47m in overdraft refunds to bank customers after CMA action

The Competition and Markets Authority (CMA) has taken action against 5 of the UK's biggest banks and building societies for breaching Part 6 of the Retail Banking Market Investigation Order 2017. This required that customers with personal current accounts must receive a text alert warning of fees before banks charge them for an unarranged overdraft. Receiving this alert is designed to give people time to take action and avoid any unexpected charges.

The total of just over £47 million comprises refunds secured since the CMA started enforcing the Order in 2018, including new refund amounts from Royal Bank of Scotland (RBS) and Santander.

RBS failed to send accurate text warnings to 36,000 customers, from February 2018 until December 2019, and has now agreed to fully repay the charges – as well as providing an additional 8% in interest – bringing the total it will refund to customers to £2.2 million. The [CMA's letter to RBS](#) was published today.

Santander has put aside £17 million to refund customers for [6 breaches of the Order, announced by the CMA last year](#). This will impact up to 470,000 customers who will all be refunded in full. This is on top of £2m in refunds by Santander already announced by the CMA in May 2019.

Since 2018, the CMA's action has also led to refunds for customers from 3 other banks and building societies of around:

- £11 million for current account holders at Metro Bank
- £8 million for current account holders at HSBC
- £7 million for current account holders at Nationwide

The CMA dealt with some of the worst breaches by issuing legally binding

directions, which ensured that banks were committed to refunding those affected. In some cases, the banks and building societies also voluntarily offered to pay interest on the charges.

In December 2019, the Financial Conduct Authority introduced reforms to its own overdraft rules, expanding the requirement to send alerts to all overdraft charges. This meant it was no longer necessary for the CMA to retain Part 6 of the Order – the responsibility for this now sits with the FCA.

Andrea Coscelli, Chief Executive of the CMA, said:

Text alerts have been absolutely key in helping people to avoid unfair unarranged overdraft charges and, where banks have failed to comply, the CMA has worked to secure millions in refunds for customers.

While these breaches are disappointing – and may have been preventable had the CMA been able to issue serious financial penalties – our action has put a total of more than £47 million back into people’s pockets. With responsibility for enforcing this now sitting with the FCA, the dedicated sector regulator, we’re confident that this will continue.

Notes to editors

1. Part 6 of the [Retail Banking Market Investigation Order](#) 2017 came into force in 2018, after the CMA’s retail banking market investigation identified a number of competition problems in both the personal current account (PCA) and small and medium-sized enterprise (SME) banking markets. The Order is part of a package of remedies designed to address these problems.
 2. The CMA has today published a [letter to RBS about breaches of Part 6 of the Order](#).
 3. The law prevents the CMA from imposing fines for breaches of either Orders or undertakings. This limits the CMA’s ability to ensure these breaches do not recur. However, Andrew Tyrie, Chair of the CMA, requested these powers to ensure proper deterrence as part of a package of wider reforms to the CMA’s powers in a letter to the then Secretary of State for Business, Energy and Industrial Strategy.
 4. All media enquiries should be directed to the CMA press office by email on press@cma.gov.uk , or by phone on 020 3738 6460.
-

CMA Letter to RBSG on 2 breaches of the Retail Banking Order

The CMA wrote to RBSG regarding breaches of Part 6 of the Order. RBSG breached the Order by failing to send out text alerts to customers who were previously youth account holders saying that they would be charged for entering an unarranged overdraft. RBSG will repay around £2.2 million in charges and interest to approximately 36,000 customers who went into or attempted to go into unarranged overdraft without first sending an alert to them.