

CMA orders RBS and Santander to fix PPI breaches

The Competition and Markets Authority (CMA) has issued the Royal Bank of Scotland (RBS) and Santander with directions requiring them to appoint an independent body to audit their payment protection insurance (PPI) processes. They must also put in place procedures to ensure that similar incidents do not happen again.

In addition, RBS has now written to those affected, providing a reminder of their right to cancel their policy and has so far paid out over £1.5m in refunds to customers.

Following an investigation into PPI by the Competition Commission in 2011, a legally-binding Order was put in place, which requires – among other things – that customers receive an annual reminder from their PPI provider that clearly sets out how much they've paid for their policy, the type of cover they have, and reminds them of their right to cancel.

RBS failed to provide reminders to almost 11,000 of its customers for up to 6 years, meaning those affected were unable to fully assess whether they wanted to continue paying for PPI, and were stopped from shopping around effectively. Moreover, many customers may not have even been aware they still had PPI.

Santander breached the Order by sending out annual reminders containing incorrect information to over 3,400 of its mortgage PPI customers from 2012–2017. It must now appoint an independent body to review its PPI processes and continue to maintain its systems to prevent further breaches. The results of the audits will be fed back to the CMA.

This is not the first time RBS and Santander have breached the Order, with both banks being warned by the CMA to improve their PPI practices in 2016.

Adam Land, the CMA's Senior Director of Remedies, Business and Financial Analysis, said:

It is unacceptable that some banks aren't providing PPI reminders – or are sending inaccurate ones – 8 years after our Order came into force. The legally binding directions we've issued today will make sure that both RBS and Santander now play by the rules.

These are serious issues that, in the future, may result in fines if the Government gives us the powers we've asked for.

For now, we expect RBS to repay all affected customers quickly, and for both RBS and Santander to make sure that similar breaches do not happen again.

Notes to editors

1. The CMA is the UK's primary competition and consumer authority. It is an independent non-ministerial government department with responsibility for carrying out investigations into mergers, markets and the regulated industries and enforcing competition and consumer law.
2. RBS and Santander are in breach of the [Payment Protection Insurance Market Investigation Order 2011](#) (the PPI Order). One of the requirements of the order is that all PPI customers would receive an annual reminder from their provider setting out information including how much they had paid into their policy and the underlying credit product.
3. Directions are a formal enforcement instrument, which can be used to ensure that an Enterprise Act 2002 remedy imposed by the CMA, in this case the PPI Order, is complied with fully.
4. RBS notified the CMA of the breach in 20 April 2018, and Santander notified of their breach in 15 October 2018.
5. The CMA previously [wrote to Santander in 2016](#) and sent a further private letter in 2017, and wrote privately to RBS in 2016. All related to breaches of the Order.
6. In 2018, the CMA issued Directions under the PPI Order to [Barclays](#) and [Lloyds](#).
7. The CMA does not currently have the power to impose financial penalties for breaches of this kind. The CMA has called for such powers in order to increase incentives for businesses to comply with market and merger remedies and to rectify any breaches quickly. The Government is set to consult on whether the CMA will be given such powers.
8. For CMA updates, follow us on [Twitter](#), [Facebook](#) and [LinkedIn](#).

[Hospital food review announced by government](#)

The review will consider:

- how food can help aid faster recovery, taking into account the unique needs of vulnerable groups
- support from national bodies such as the Soil Association and National Caterers Association to source food services locally and reduce reliance on frozen or packaged foods
- new systems to monitor food safety and quality more transparently, including looking at how NHS boards are held to account
- how the NHS can be a standard-bearer for healthier choices for patients, staff and visitors
- more healthy food options for NHS staff, particularly for those working overnight shifts
- sustainability and environmental impact of the whole supply chain

- ensuring quality and value for the taxpayer

Every year, the NHS serves more than 140 million meals to patients across the country. The quality and nutritional value of these meals can vary substantially.

Alongside this, new national standards for healthcare food for patients, staff and visitors will be developed by NHS England, NHS Improvement and Public Health England (PHE). The new standards will reflect government nutrition advice, as outlined in [PHE's Eatwell guide](#).

The review will also look at how to increase the number of hospitals with their own kitchens and who have their own chefs.

Chair of the Hospital Food Review, Phil Shelley, will meet with catering managers at trusts across the country, looking at best practice from those leading the way in food quality and innovation.

Restaurateur and celebrity chef Prue Leith CBE will act as an adviser to the review, drawing on her experience working in catering, high-quality restaurants and as a former chair of the School Food Trust. Leith has previously spoken out on the need for hospitals to provide healthy options that aid recovery and for meals to be tailored to the individual needs of the patient.

The review follows the deaths of 6 people linked to an outbreak of listeria in contaminated food earlier this year. It aims to improve public confidence in hospital food by setting out clear ambitions for delivering high-quality food to patients and the public.

Prime Minister Boris Johnson said:

Since entering Downing Street, my focus has been clear – to make sure our world-class NHS has everything it needs to continue providing the very best frontline care.

Guaranteeing hospitals serve nutritional, tasty and fresh meals will not only aid patient recovery, but also fuel staff and visitors as they care for loved ones and the vulnerable.

Our NHS has led the way since the day it was formed. This review will ensure it remains the standard-bearer for healthy choices, as it works unstintingly to improve the nation's well-being.

Health and Social Care Secretary Matt Hancock said:

We all know how important the food we eat is to our health. We have a duty to ensure this same level of attention is given to the food served to patients in hospital, or our brilliant NHS staff working tirelessly for patients – and indeed to visitors.

When people are in hospital, they should be given all the help they can to get better – and that includes food. So I'm determined patients enjoy the best, most delicious and nutritious food to help them recover and leave hospital as quickly as possible. I'm delighted we've assembled a first-rate group to drive this agenda.

I have seen first-hand how using fresh, locally-sourced ingredients and cooking from scratch have improved the quality of their meals and I want to help more hospitals follow suit by sharing what works best across the country.

[Concurso para estudiantes universitarios para viajar a Falklands](#)

El Gobierno de las Islas Falkland y las embajadas británicas en Uruguay, Chile, Brasil y Argentina invitan a estudiantes universitarios de estos países a participar en el concurso "Why would I like to meet my neighbours in the Falkland Islands?"

Esta competencia tiene como premio un viaje de una semana a las Islas Falkland con todos los gastos pagados. Para participar, los estudiantes uruguayos deben enviar un video de un minuto en inglés respondiendo a la pregunta "Why would I like to meet my neighbours in the Falkland Islands?" hasta el 30 de septiembre de 2019 a ukinuruguay@adinet.com.uy

Esta iniciativa es parte de una competencia regional organizada en coordinación con las embajadas británicas en Uruguay, Brasil, Chile y Argentina. Se premiará a un estudiante por cada país participante. Los cuatro ganadores viajarán juntos y se alojarán con una familia local para conocer de primera mano cómo es la vida en las Falklands.

El concurso busca promover el intercambio cultural entre las Islas Falkland y los países participantes y aumentar el conocimiento de los estudiantes sobre las Islas y sus habitantes. Por esta razón, la competencia apunta a un ganador activo en redes sociales, que esté dispuesto a compartir su experiencia a través de estos canales.

Revisá las bases concurso aquí [Bases Concurso Falklands](#) (PDF, 316KB, 4 pages)

Mirá las experiencias de estudiantes uruguayos en ediciones anteriores:

[My experience in the Falkland Islands](#)

[Experiencia en las Islas Falkland](#)

PM underlines UK's commitment to freedom of religion or belief

Prime Minister, Boris Johnson, has proclaimed the UK a champion of religious and other freedoms, and committed the UK to working with partners and friends around the world to ensure that “everyone, everywhere is able to enjoy these freedoms”

The statement was read out by Lord Ahmad, the Prime Minister's Special Envoy on Freedom of Religion or Belief, during discussion on safeguarding religious minority groups with his international counterparts at the UN in New York today.

The meeting takes place on the first-ever International Day Commemorating the Victims of Acts of Violence Based on Religion or Belief, which was established by a resolution of the General Assembly following a resolution led by the Polish government.

The Foreign and Commonwealth Office today also announced that research into measures that will help those persecuted for their religion or beliefs will be boosted by more than £200,000 of new funding. The funding is available to those with an interest in exploring the best ways that the UK Government can tackle the problem of persecution as it affects particular countries or groups.

The UK's Prime Minister Boris Johnson in a statement read out at the meeting said:

Freedom of religion or belief is at the heart of what the UK stands for. We will do everything possible to champion these freedoms and protect civilians in armed conflict, including religious, ethnic or other minorities. We are determined to use the tools of British diplomacy in this cause, including our permanent seat on the UN Security Council.

In light of mounting evidence that Christians suffer the most widespread persecution, we asked the Anglican Bishop of Truro to carry out an independent review to ensure that our work in this area matched the scale of the problem. We have accepted, and will implement, all of the Review's challenging recommendations. We will use the UK's global reach and programme funding to improve the lives of persecuted people. Today we are opening a call for bids on how to take this forward.

Lord Ahmad, who is also Minister of State for the Commonwealth UN and South Asia at the Foreign and Commonwealth Office, said:

Those belonging to religious minorities face a number of challenges, from armed conflicts, mass murders and violent assaults to everyday discrimination.

The heinous attacks this year on places of worship from the Philippines to Burkino Faso, New Zealand to Sri Lanka, have reminded us all that the fundamental human right of freedom of religion or belief is increasingly under threat.

Today, as we commemorate the victims of such acts of violence, we demonstrate our commitment to supporting research to change people's lives and help build a world free of religious intolerance and hatred.

The funding announcement builds on the recommendations of the Bishop of Truro's recent review into the persecution of Christians.

The total amount of new funding for the 2019-20 financial year is a little over £200,000. Applicants can find further information on how to submit bids [here](#).

The New York meeting, hosted by Polish foreign minister Jacek Czaputowicz, will also be attended by Sam Brownback, US ambassador for religious freedom, Michelle Bachelet, the United Nations High Commissioner for Human Rights and Naveed Walter, President of Human Rights Focus Pakistan.

Notes to editors:

- The new John Bunyan funding stream is named in honour of the author of The Pilgrim's Progress and sits within the wider Magna Carta Fund for Human Rights and Democracy, the FCO's dedicated strategic fund supporting our global human rights and democracy work. It is open to applicants worldwide.
- The International Day Commemorating the Victims of Acts of Violence Based on Religion or Belief was established following the unanimous adoption by the UN General Assembly of a resolution which was tabled in May by Poland and co-sponsored by the UK and 87 other states.

[Paul Newby to leave the PCA role at end of four year term](#)

Paul Newby the Pubs Code Adjudicator has announced that he will not be

seeking reappointment and will leave office at the end of his current term in May 2020. Chartered Surveyor Newby was appointed to the role by the Government in 2016 for a four year term. During his term in office he has faced a number of challenges including the introduction of new and technical legislation, high expectations of change in the regulated pub market and a pugnacious stakeholder environment. In announcing his departure Newby said "the introduction of the Pubs Code has been a major regulatory intervention in the long established tied pub model and a business culture engrained over many years. This has not been an easy task with significant resistance and conflict along the way. Even so three years on the tied pub landscape is different compared to July 2016 when the Code came into force, the principal effect being to rebalance the relationship between pub tenants and their regulated landlords, giving tenants greater control over their business and the opportunity to make better informed decisions and the best choices for them. I am proud to have played my part in that.

Citing the core Pubs Code principles of fair and lawful dealing and that tied pub tenants should not be worse off than if they were free of the tie Newby added: "There is still substantial work to be done to achieve Parliament's aims embodied in the Pubs Code, notably a speedy and accessible right for tenants to go free of tie via the MRO option, if that is right for them. However, there has been significant progress and I expect to see this continue across all aspects of the legislation, based on the solid foundations that have been laid during this formative period".

The Department for Business, Energy and Industrial Strategy will shortly begin the public appointments process for identifying Newby's successor. Newby, who says that he is looking forward to starting a new project in 2020, concluded "In the remaining nine months of my term I shall continue to work very hard to deliver the aims of the Pubs Code and I am very grateful to the PCA team for their continued dedication and support in delivering this objective".

ENDS

For media enquiries please contact the BEIS press office on 0207 215 1000.