

[CMA letter to Nationwide on further breaches of the NI PCA Banking Order](#)

Nationwide informed the CMA in June 2019 that between June 2018 to June 2019 it had failed to provide leaflets on switching PCAs to around 120,000 customers in breach of the Northern Ireland Personal Current Account Banking Market Investigation Order 2008. Although the Order was revoked before the CMA was notified of the breach, Nationwide has committed to provide affected customers with those leaflets.

For previous breaches by Nationwide of this Order see the [CMA's letter dated 30 October 2018](#).

For information on the NI Banking PCA Order see [the case page](#).

[Nationwide refunds £6m to customers following CMA action](#)

The action comes after Nationwide was found to have broken Part 6 of the CMA's Retail Banking Market Investigation Order 2017, which ensures customers with personal current accounts receive a text alert before banks charge them for unarranged overdrafts. This gives customers time to take action to avoid unexpected charges.

Nationwide admitted contravening the Order 20 times, affecting over 320,000 customers. Some of the problems date as far back as February 2018 from when the Order was introduced.

The CMA has directed Nationwide to take immediate action and improve its practices and compliance with the Order. Any new processes must be audited by an independent body.

Adam Land, CMA Senior Director for Remedies, Business and Financial Analysis, said:

The text alerts we ordered banks to send to customers if they are about to slip into an unarranged overdraft are key to helping them avoid unexpected fees. Nationwide failed to do this on numerous occasions and our action today makes it clear they must fix this as a matter of urgency. It's imperative that these problems are sorted out immediately and that they don't occur again.

Although we are pleased that Nationwide is going to reimburse customers affected, the CMA needs stronger powers for cases like this which is why we are seeking the ability to impose fines when firms breach our Orders.

The CMA is also publishing a letter today to Nationwide about a breach of the Northern Ireland Personal Current Account Banking Market Investigation Order 2008.

Nationwide informed the CMA in June 2019 that, between June 2018 and June 2019, it had failed to provide leaflets on switching Personal Current Accounts to around 120,000 customers in breach of that Order. Although the Order was revoked before the CMA was notified of the breach, Nationwide has committed to provide affected customers with those leaflets.

Notes to editors

1. The [Retail Banking Market Investigation Order](#) 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 already issued directions in relation to the Retail Banking market Investigation Order 5 times in 2019. Directions were issued to Bank of Ireland, Danske, HSBC, LBG and Santander who did not deliver all aspects of their App-to-App functionality required as part of implementation of Open Banking, by the date set out in the Open Banking Agreed Timetable and Project Plan. [More details are available here](#).
3. The CMA notes that in over 80% of the incidents identified the customer concerned received a text alert from Nationwide in relation to the risk of a payment not being paid which, if acted upon, would have resulted in the customer avoiding the charge. However, these texts failed to make clear to customers that they could incur charges by failing to take action, which is an important part of the Order.
4. At present, 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 former Secretary of State for Business, Energy and Industrial Strategy Greg Clark in February.
5. In December 2018, the Financial Conduct Authority announced new rules on overdraft alerts that would enter into force in December 2019 and on 7

June 2019 the FCA announced reforms to the way banks charge for overdrafts, with the CMA conducting its own complementary review of Part 6, starting in July 2019.

6. 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.

[Help us to improve the flood defence in York's Museum Gardens](#)

People are being urged to find out about plans to improve the flood defences in York's Museum Gardens and help to shape how they will look in the future.

The Environment Agency, working with City of York Council, is proposing to raise the existing flood embankment by between 0.3 and 0.6 metres and extend it further out to the River Ouse. The plan is also to extend the flood defence at its eastern end so that it can join up with existing high ground.

Currently the defence is a grass embankment between the river and the Hospitium which was built following the flooding from the River Ouse in 1982 to help protect properties in the area between Scarborough and Lendal Bridges.

It joins the Marygate flood wall and is around 2.5 metres high and 130 metres long. The embankment was designed to provide a defence level 0.46 metres higher than that reached by the floods in 1982.

Following the floods in December 2015, the Government committed £45 million to reduce the risk of flooding and increase the level of protection to 2,000 homes in York, alongside funding to upgrade the Foss Barrier. As part of this work, the Environment Agency is proposing to improve the flood defence in Museum Gardens, which will help protect 48 properties. Work between Scarborough and Lendal Bridges will also include:

- raising the height of existing defences on Earlsborough Terrace by installing glass panels on top of the existing brick walls
- replacing 12 existing flood gates with new ones.
- raising the existing flood wall and gate on Marygate.

These proposals will cost £2.4 million.

Planning permission for the work in Museum Gardens will be sought during Spring 2020 with construction work planned to start in August 2021. The aim is to minimise the impact of the work on the Grade II listed Hospitium, which is regularly used for weddings and conference events, by allowing plenty of time for people to plan ahead and keeping construction out of sight. The work is expected to take up to four months

Some trees will need to be removed as part of the work to allow the embankment to be increased in height and increase its footprint towards the Serpentine footpath and the river. Working with the Yorkshire Museum Trust, the project team have identified an area along the existing embankment where changes to the landscaping will be made which could mean moving or felling up to 15 trees.

Every effort will be made by the team to limit the loss of trees in the final design of the scheme. The Environment Agency has a policy that for every tree lost, five will be planted. However, discussions are ongoing with the Yorkshire Museum Trust and City of York Council to confirm the landscaping plan – which could include a lower level of tree planting but will allow rare and mature trees to be reinstated within the gardens. Any vegetation clearance will be carried out in the winter of 2021 before the start of the bird breeding season.

As Museum Gardens is a treasured public space, our work will be of interest to the majority of York residents and visitors, said: Victoria McCausland, advisor for the Environment Agency's York Flood Alleviation Scheme.

Properties in the Marygate area of the city have benefitted from flood defences since the mid 1980s. Whilst these have worked successfully, the flooding of winter 2015 saw river levels reaching the top of these defences. We need to ensure these aging defences are fit for purpose both now and in the future as river levels increase.

We have been working very closely with York Museum Trust to fully understand all the implications of our proposal and how it will affect their long-term vision for Museum Gardens.

We have also been liaising with Historic England to reduce any impact on the surrounding landscape as the proposed work is within a Grade II Listed Registered Park and Garden with scheduled monuments nearby and the site has archaeological importance.

The gardens will remain open to the public throughout construction work.

From Monday 12 August until Friday 6 September there will be an exhibition with information about the proposals for improving the flood defence in Museum Gardens in the foyer of the Yorkshire Museum.

There will also be an information stand in the gardens and a chance to have a tour of the site, ask questions and discuss any concerns with staff between 11am and 2pm on Tuesday 20 August and Tuesday 3 September. Information about the proposals will also be on display in The Community Hub, Wellington Row, York YO1 6FZ on Mondays, Wednesdays and Thursdays, 10am – 4pm.

Ward councillors were given a tour of the site this week to help them understand the proposals.

Emily Collins, engagement officer with the Environment Agency, said:

We are really keen to find out what the people of York think of our proposals and how best to keep them informed about our future plans.

During the busy summer months we are seeking feedback from residents and visitors to help inform our planning application.

Or you can follow us on Twitter @EnvAgencyYNE or on Facebook @YorkFAS.

[Helping to 'reconnect' the River Afan](#)

The Coal Authority, which manages the effects of past coal mining, is 1 of 4 organisations supporting the “Reconnecting Our River – The River Afan” project led by Swansea University.

Over the next 16 months the project will combine citizen science and the application of novel environmental DNA tools to find out the river’s health. They will be used to survey the biodiversity within the watercourse and the impacts of physical and chemical barriers on different species along the river’s 230km catchment.

Rising to 500m above sea level at its highest point, the River Afan flows for 26km into Swansea Bay at Port Talbot. In the early 19th century salmon were virtually eliminated from the river because of the pollution caused by local

coal mining and metal refining. Although it has been improved in recent years, it still has pollution issues – with 4 out of the 6 Afan water bodies failing to meet the fish targets set by the EC Water Framework Directive.

These chemical barriers, together with physical ones, are to be systematically surveyed by new environmental DNA techniques that will map the occurrence of salmon, trout and invertebrates. In addition, local 'Citizen Scientists', which include the Afan Anglers local community interest group, will identify and record physical barriers and points of pollution on the river by using the Barrier Tracker App.

The volunteers will also release and recapture small biodegradable floats to highlight how far they are able to travel in different parts of the catchment.

Chris Satterley, Technical Research and Development Manager for the Coal Authority, said:

We are delighted to be one of the contributors to the project because of our ongoing work in the Afan catchment and our existing relationship with the Afan Anglers group.

Coal Authority mine water treatment scheme in the Afan catchment

The long history of coal mining in the area has had a significant impact on the river system as mine water pollution can be a serious barrier to fish and other species. The Coal Authority operates 4 mine water treatment schemes on the Pelenna and Corrwg rivers in the Afan catchment, and so we welcome any study that reveals the impact of that activity.

The aim of the Coal Authority is to make a better future for both people and the environment in mining areas through innovative schemes and projects. As an organisation we carry out a range of research and are pleased to link up with other organisations. This kind of survey makes a huge amount of sense. The results of this partnership will be welcome and will provide broader evidence for future schemes and our ongoing work within the area.

One of the designers of the study, Dr. Josh Jones, Postdoctoral Research Officer at Swansea University, added: "Over 96% of rivers in Great Britain are disconnected.

"This project is a great opportunity to bring together academia, industry and volunteer citizen scientists to better understand this issue."

PM call with Prime Minister Morrison of Australia: 7 August 2019

The Prime Minister spoke to Prime Minister Morrison of Australia.

They discussed maritime security in the Gulf and agreed on the importance of an international effort to protect shipping and defend freedom of navigation.

Prime Minister Johnson underlined the UK's continued commitment to maintaining the nuclear deal with Iran as the best means to prevent them acquiring a nuclear weapon.

The leaders looked forward to seeing each other at the G7 Summit in Biarritz later this month.