

HSBC and Santander to refund customers after CMA action



HSBC was found to have twice broken Part 6 of the Competition and Market Authority's (CMA) Retail Banking Market Investigation Order and is refunding £8m to 115,000 customers.

Santander broke the Order 6 times and has agreed to issue a refund but has yet to confirm the number of customers affected and how much it will refund.

Part 6 of the Order ensures customers receive text alerts before banks charge them for going into an unarranged overdraft, giving them time to take action to avoid any charges. Both banks failed to send alerts in all of the circumstances required by the CMA.

The breaches first occurred in February 2018, when Part 6 of the Order came into force.

The refunds paid by the banks cover all fees incurred by customers from going into unarranged overdrafts where they had not been warned beforehand by the required text alerts.

The CMA is also directing HSBC and Santander to undertake an independent check of their compliance with Part 6 between February 2018 and December 2019.

1. HSBC's full text [Directions, including information on how they were found to have breached Part 6.](#)
2. Santander's full text [Directions, including information on how they were found to have breached Part 6.](#)
3. 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.
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.

[Dr Inamori Kazuo honoured by the Queen](#)



The companies that Dr Inamori founded, Kyocera and KDDI, have created thousands of jobs and revitalised local economies across the UK, including data centres in the London Docklands which carry more than half the public internet traffic in Europe. At Japan Airlines, Dr Inamori played a critical role in negotiating the contract to purchase Airbus aircraft. The Kyoto Prize that Dr Inamori created was recognised 12 eminent British individuals with awards since 1984. With support from the Inamori Foundation, the Blavatnik School of Government at Oxford University established the University's newest department as one of the world's foremost schools for public policy, educating and inspiring future generations of leaders to improve governance throughout the world for the benefit of mankind.

For his personal leadership and commitment, the British Ambassador Paul Madden salute Dr Inamori, and delighted to congratulate Dr Inamori on the award of an Honorary Knighthood.

[UK medics fight deadly measles outbreak in Samoa](#)

UK medics will help save lives in Samoa where a fatal outbreak of measles is affecting thousands of people.

The group of 13 British doctors and nurses left the UK for the Pacific island today (Friday, 29 November) to help children who are suffering.

The support from the UK-aid funded UK's Emergency Medical Team (UK EMT) follows an urgent request for British expertise from the Samoan government and the Australian Medical Assistance Team (AusMAT), who have spent the last two weeks tackling the outbreak.

Over 2,900 people in Samoa have so far been infected, and 39 people, including 35 children under four have died. A further 250 new cases were recorded in the last 24 hours.

Measles is a highly contagious virus that can spread to others through coughing and sneezing.

Each case can infect many other people and complications can lead to pneumonia, severe diarrhoea and encephalitis or inflammation of the brain.

The UK medics will focus on helping patients recover from these complications.

Over the past few years, childhood immunisation rates including measles has dropped significantly in Samoa, making the country highly vulnerable to outbreaks. The majority of measles cases diagnosed in Samoa have been children and 90% of all deaths so far are of children under the age of five.

International Development Secretary Alok Sharma said:

This deadly measles outbreak is having a devastating impact on the people of Samoa, particularly children, who urgently need our help.

The UK is stepping up to do all we can to prevent the further loss of life.

The UK team's work to treat Samoan children is part of a wider international push by UK aid to stop premature deaths, including through vaccinating against preventable diseases.

DFID supports various organisations that work to strengthen global health including the World Health Organisation, UNICEF and Gavi, an international vaccine alliance, who are hosting a replenishment summit in the UK next year.

The UK team flew out from Manchester Airport today and are expected to arrive in Samoa on Sunday, where they will embed with AusMAT, initially for two weeks.

Their work will begin in the main hospital in Samoa's capital Apia on Monday morning.

UK-Med CEO David Wightwick said:

Our mission is that people affected by disease outbreaks, conflict or natural disasters around the world receive the best quality emergency healthcare.

Alongside our partners Humanity & Inclusion we're pleased to be able to support our AUSMAT and Samoan healthcare colleagues who have been working tirelessly to save lives and alleviate suffering.

We're grateful that our team of dedicated clinicians are able to provide expert and specialist care to those affected by the measles outbreak in Samoa with funding from UK Aid from the British people.

Notes to editors:

- There is a wider ongoing vaccination programme led by the Samoan government. Measles can spread rapidly in areas with low vaccination rates, such as Samoa.
- The UK's Emergency Medical Team (UK EMT) is a collaboration between DFID, charity UK-Med (which holds a register of NHS volunteers ready to send to emergencies), charity Humanity & Inclusion UK, the Palladium Group, an advisory group, and the UK Fire and Rescue Service.
- The UK medics who have received training by the charity UK-Med.
- A specialist physiotherapist, trained by the charity Humanity & Inclusion, will also join the team.
- The UK EMT has deployed around the world, including in December 2017 responding to a diphtheria outbreak in Cox's Bazar, Bangladesh.
- While the doctors and nurses are away from home, UK aid will pay for their roles to be backfilled, so there is no additional pressure on the NHS. DFID will cover all their associated costs.
- The cost for this support will come from DFID's existing humanitarian budget for emergency deployments.
- The UK is providing central funding to the WHO and UNICEF, which are working on the wider response to the measles outbreak in the region.
- The Government of Samoa declared a state of emergency on 17 November, closing schools, prohibiting large public gatherings and making immunisations compulsory.
- The WHO issued a global call for specialist Emergency Medical Team help on 26 November.

- Samoa is eligible for aid or Official Development Assistance (ODA) and is a member of the Commonwealth.
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Kingdom Life Ministries inquiry: Charity trustees disqualified after unauthorised payments of over £450k and cash withdrawals of over £700k

An [inquiry](#) into a London-based Christian charity has found evidence of serious misconduct and/or mismanagement by the former trustees in the administration of the charity. The Charity Commission has disqualified the individuals after they resigned as trustees, holding them to account for financial mismanagement, governance failings, and non-compliance with the Commission.

In its investigation into Kingdom Life Ministries ([1109664](#)) which was [opened](#) after repeated failures to file accounts*, the regulator found that all trustees received unauthorised payments from the charity between June 2013 and November 2018, totalling £456,853.

Financial mismanagement

During an inspection of the charity's records, investigators established that the 3 former trustees had decided their own weekly salary payments of £200, £200 and £90 respectively. These payments were made in breach of the charity's governing document, and continued even after formal regulatory advice instructing an end to these arrangements. A total of £28,971 was paid in the months following the inspection.

The former trustees claimed that other payments related to reimbursement of costs, but failed to provide sufficient information to evidence these. After being informed that the inquiry was closing, they did submit invoices relating to construction work, international flights and video production, however analysis of the charity's bank statements showed that the majority of payments made to the former trustees were round sums.

Bank records also showed that over £700,000 in cash was withdrawn from the charity's account over 3 years. After being informed that the inquiry was closing, the former trustees submitted a list of estimated expenses, but these do not match the withdrawals.

In June 2018 an Order was issued restricting financial transactions by the charity, but following the Order the inquiry noticed a significant reduction

of deposits into the charity's bank account. The inquiry therefore issued a further Order directing the former trustees to pay all existing charitable funds and future funds into the charity's bank account. All 3 trustees resigned 12 days later.

Conflicts of interest

Serious conflicts of interest also went unmanaged by the former trustees. Two were married, meaning that there was only one independent un-conflicted trustee. Decisions were made without identifying, recording or managing conflicts, and the charity had no written policy or procedures to manage conflicts of interest. Over £38,000 was paid to individuals connected to the former trustees between December 2015 and May 2018.

Regulatory action

The former trustees failed repeatedly to comply with legal requirements set by the Commission, including an Official Warning issued under section 75A of the Charities Act.

Under section 181A of the Charities Act, the inquiry has disqualified all 3 former trustees of Kingdom Life Ministries from serving as a trustee or senior manager of any charity in England and Wales, for a period of 10 years.

Amy Spiller, Head of Investigations Team at the Charity Commission said:

We know that late filing of accounts can be an indicator of far more serious concerns within a charity: this inquiry has confirmed that, and brought to light some concerning patterns of mismanagement.

Charity trustees should carry out their duties with probity and care. They should be driven at all times by their charitable mission and purpose, and a desire to make things better for the community they serve. This was not the picture painted at Kingdom Life Ministries, and it's right that those responsible have been held to account for their failings in the running of this charity.

The inquiry has issued a further order under section 84 of the Charities Act requesting the new trustees to address outstanding issues with the charity's accounts and financial management. They have already engaged positively with the inquiry.

Amy Spiller added:

I hope and expect that the new trustees will be able to drive forward positive change at the charity, for the benefit of its congregation and people it helps.

The full report is available on [GOV.UK](https://www.gov.uk).

Ends.

Notes to editors:

1. *The charity was previously probed under a double defaulters class inquiry into charities that fail to file accounts with the Commission for 2 or more consecutive years.
2. The charity runs a church in Tottenham, London.
3. The Charity Commission is the independent regulator of charities in England and Wales. To find out more about our work please see the [About Us](#) page on GOV.UK.

United Kingdom continues working with Guatemala on prevention and mitigation of natural disasters

Both institutions are implementing a project aimed at training teachers and students in preparation for disaster risk. San Pedro Yepocapa, Chimaltenango, is one of the communities affected by the eruption of the Volcano of Fire (Fuego) more than a year ago.

It is expected that an innovative process of risk training will be established in six months. Under this methodology, 70 teachers from six schools in San Pedro Yepocapa will be trained in risk management and response issues.

In addition, 1,163 boys and girls are going to learn about risk reaction issues, through the interactive game with a character named ROCO, who through songs and choreography will teach about geodynamic, hydro meteorological, anthropogenic and climate change threats. The character of "ROCO the cat" was created thanks to the financial contribution of the British Embassy in Guatemala.

The six schools benefited from this interactive game belong to the communities of Morelia, San Rafael Sumatan, Montellano, Los Olivos, San Francisco and Buena Vista, all in Chimaltenango.

The British Ambassador to Guatemala, Nick Whittingham, recently visited Morelia School and commented:

Guatemala is the fifth country in the world with the highest risk of natural disasters. That is why the work of organizations such as World Vision, CONRED, INSIVUMEH, the Red Cross, amongst others, is

so important in this country. Moreover, in this project the work teachers do with their students is especially important. I urge you to adopt ROCO, share the message with your families, friends, and contribute to expand this project.