

RETAIL BANKING MARKET INVESTIGATION

Notice of the CMA's determination of further exceptions to the application of the Retail Banking Market Investigation Order 2017

1. This notice is published pursuant to Article 5.11 of the Retail Banking Market Investigation Order 2017 (the Order). All terms used in this notice are to be interpreted in accordance with Article 9 of the Order unless an alternative definition is expressly provided for.
2. Following the publication of a notice pursuant to Article 5.11 on the 28 March 2017 further applications for exceptions to the application of the Order under Article 5 of the Order were submitted to the CMA by HSBCG and Barclays.
3. Pursuant to Article 5.2 of the Order the CMA has determined that the division or Brand of the provider listed, respectively, in the first two columns of the table below provides PCAs and BCAs independently from the provision of such products to other customers of the listed provider. In making this determination the CMA has had regard to the factors listed in Article 5.4 of the Order.

Division or Brand	Provider
HSBC Private Bank (UK) Limited	HSBCG
Barclays Wealth and Investments (W&I) Division	Barclays

4. The CMA therefore grants exceptions to the application of the Order for the above captured divisions or Brand as provided for by Articles 5.2 and 5.3 of the Order.