



**IN THE COMPETITION APPEAL  
TRIBUNAL**

Case: 1109/6/8/09

**BETWEEN:**

**BARCLAYS BANK PLC**

**Applicant**

-supported by-

**LLOYDS BANKING GROUP PLC  
SHOP DIRECT GROUP FINANCIAL SERVICES LTD**

**Interveners**

-v-

**COMPETITION COMMISSION**

**Respondent**

-supported by-

**FINANCIAL SERVICES AUTHORITY**

**Intervener**

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**ORDER**

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**UPON** the Tribunal handing down its judgment in respect of these proceedings on 16 October 2009 ([2009] CAT 27) (“the Main Judgment”);

**AND UPON** reading the submissions from the parties in relation to the form of the Tribunal’s order remitting the matter to the Competition Commission and in relation to costs;

**IT IS ORDERED THAT:**

1. The decision of the Competition Commission in the report dated 29 January 2009 entitled “Market Investigation into payment protection insurance” to impose the point of sale prohibition as part of its remedies package be quashed.
2. The matter be referred back to the Competition Commission for reconsideration in accordance with the principles set out in the Main Judgment.

3. The Competition Commission pay Barclays plc 50 per cent of its costs to be assessed if not agreed by a costs officer of the Supreme Court pursuant to rule 55(3) of The Tribunal Rules 2003 (SI No. 1372).
4. The Interveners bear their own costs.

**The Honourable Mr Justice Briggs**  
Chairman of the Competition Appeal Tribunal

Made: 26 November 2009  
Drawn: 26 November 2009