



IN THE COMPETITION APPEAL TRIBUNAL

Case Nos: 1598/7/7/23

1599/7/7/23

1600/7/7/23

BETWEEN:

DOUG TAYLOR CLASS REPRESENTATIVE LIMITED

Applicant/Proposed Class Representative

- v -

(1) MOTONOVO FINANCE LIMITED

(2) FIRSTRAND BANK LIMITED (LONDON BRANCH)

(3) ALDERMORE GROUP PLC

Respondents/MotoNovo Proposed Defendants

AND BETWEEN:

DOUG TAYLOR CLASS REPRESENTATIVE LIMITED

Applicant/Proposed Class Representative

- v -

(1) BLACK HORSE LIMITED

(2) BLACK HORSE GROUP LIMITED

(3) LLOYDS BANK ASSET FINANCE LIMITED

(4) LLOYDS BANK PLC

(5) LLOYDS BANKING GROUP PLC

(A COMPANY INCORPORATED UNDER THE LAWS OF SCOTLAND)

Respondents/Black Horse Proposed Defendants

AND BETWEEN:

DOUG TAYLOR CLASS REPRESENTATIVE LIMITED

(1) SANTANDER CONSUMER (UK) PLC
(2) SANTANDER UK PLC
(3) SANTANDER UK GROUP HOLDINGS PLC
(4) BANCO SANTANDER S.A., LONDON BRANCH
(A COMPANY INCORPORATED UNDER THE LAWS OF SPAIN)

Respondents/Santander Proposed Defendants

ORDER (STAY)

UPON the proposed collective proceedings under section 47B of the Competition Act 1998 with case numbers 1598/7/7/23, 1599/7/7/23 and 1600/7/7/23 (the “**Proceedings**”)

AND UPON the Order of 8 April 2024 staying these Proceedings until 25 November 2024

AND UPON the Order of 6 November 2024 extending the stay of these Proceedings until 31 July 2025

AND UPON the Financial Conduct Authority announcing on 11 March 2025 that it now intends to set out next steps in its review into the past use of discretionary commission arrangements in motor finance within six weeks of the Supreme Court’s judgment in UKSC 2024/0157-0159 (the “**Supreme Court Appeals**”)

AND UPON the Supreme Court indicating at the hearing of the Supreme Court Appeals on 1 to 3 April 2025 that a judgment could reasonably be expected in or around July 2025

AND UPON the Proposed Class Representative and the MotoNovo, Black Horse and Santander Proposed Defendants having agreed the terms set out below

IT IS ORDERED BY CONSENT THAT:

1. The Proceedings are further stayed until 31 October 2025.
2. Costs in the case.
3. Liberty to apply.

The Hon Mrs Justice Bacon

President of the Competition Appeal Tribunal

Made: 31 July 2025

Drawn: 31 July 2025