



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 Order of 31 July 2025 extending the stay of these Proceedings until 31 October 2025

AND UPON the Financial Conduct Authority (the “**FCA**”) consultation paper (CP25/27) published on 7 October 2025 in which the FCA confirmed that they expect to publish a policy statement and final rules for any motor finance consumer redress scheme “*by early 2026*”.¹

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 March 2026.
2. Costs in the case.

¹ FCA Consultation Paper CP25/27 Motor Finance Consumer Redress Scheme, paragraph 1.51 (available at <https://www.fca.org.uk/publication/consultation/cp25-27.pdf>).

3. Liberty to apply.

The Hon Mrs Justice Bacon

President of the Competition Appeal Tribunal

Made: 29 October 2025

Drawn: 29 October 2025