



Case Nos: 1598/7/7/23

1599/7/7/23

1600/7/7/23

**IN THE COMPETITION**  
**APPEAL TRIBUNAL**

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**

Applicant/Proposed Class Representative

- v -

**(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

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**ORDER (STAY)**

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**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 Order of 29 October 2025 extending the stay of these Proceedings until 31 March 2026

**AND UPON** the Tribunal's letter of 9 March 2026 refusing the Parties' application to extend the stay of these Proceedings

**AND UPON** the Financial Conduct Authority publishing the motor finance consumer redress scheme on 30 March 2026 (the **FCA Redress Scheme**)

**AND UPON** the FCA Redress Scheme being subject to challenges from Consumer Voice,

Mercedes-Benz Financial Services, Volkswagen Financial Services and Crédit Agricole Auto Finance, issued on or around 27 April 2026 (the **Challenges**)

**AND UPON** the FCA’s update to firms and consumers regarding legal challenges to the FCA Redress Scheme on 8 May 2026<sup>1</sup> in which the FCA indicated that lenders “should prepare on a precautionary basis” to receive the Upper Tribunal’s judgment of the Challenges in “mid-November 2026”

**AND UPON** the Proposed Class Representative and the MotoNovo, Black Horse and Santander Proposed Defendants having agreed to request that the stay of the proceedings is reinstated until 25 January 2027

**AND UPON** the parties by way of letter dated 17 June 2026 not objecting to the terms of this Order and confirming their joint availability between 1 and 3 February 2027

**IT IS ORDERED THAT:**

1. A case management conference shall be listed now, to take place on 2 February 2027 with a time estimate of one day. At the end of the stay referred to in paragraph 2 below, the parties shall liaise with the Tribunal as to whether the time estimate for the case management conference remains appropriate.
2. Following the listing of the case management conference referred to in paragraph 1 above, the stay of the Proceedings is reinstated until 31 December 2026.
3. Costs in the case.
4. Liberty to apply.

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<sup>1</sup> FCA 8 May 2026 announcement, available here: <https://www.fca.org.uk/news/statements/legal-challenges-motor-finance-compensation-scheme-update-firms-consumers>

**Andrew Lykiardopoulos KC**

Chair of the Competition Appeal Tribunal

Made: 18 June 2026

Drawn: 19 June 2026