



IN THE COMPETITION
APPEAL TRIBUNAL

Case No: 1787/5/7/26

BETWEEN:

WATER PLUS LIMITED & OTHERS

Claimants

- v -

(1) VISA INCORPORATED
(2) VISA INTERNATIONAL SERVICE ASSOCIATION
(3) VISA EUROPE SERVICES LLC
(4) VISA EUROPE LIMITED
(5) VISA UK LTD
(together “VISA”)

(6) MASTERCARD INCORPORATED
(7) MASTERCARD INTERNATIONAL INCORPORATED
(8) MASTERCARD EUROPE SA (formerly known as MASTERCARD EUROPE SPRL)
(9) MASTERCARD/EUROPAY UK LIMITED
(10) MASTERCARD UK MANAGEMENT SERVICES LIMITED
(11) MASTERCARD EUROPE SERVICES LIMITED
(together “MASTERCARD”)

Defendants

(the “Proceedings”)

ORDER
(STAY OF PROCEEDINGS)

UPON the collective proceedings under case numbers 1441/7/7/22 and 1443/7/7/22 commenced by Commercial and Interregional Card Claims I Limited (the “**CICC Proceedings**”)

AND UPON the Judgment of the Tribunal in the CICC Proceedings [2026] CAT 15 (the “**Opt-In Application Judgment**”)

AND UPON the application of the class representative in the CICC Proceedings dated 13 May 2026 to the Court of Appeal for permission to appeal the Opt-In Application Judgment

AND UPON the Tribunal’s directions to Trial 3 in the Merchant Interchange Fee Umbrella Proceedings (the “**Umbrella Proceedings**”) dated 9 February 2026 (the “**Trial 3 Directions**”)

AND UPON the claimants’ application seeking an order for an immediate stay of the Proceedings pursuant to r. 53(2)(k) of the Competition Appeal Tribunal Rules 2015

AND UPON the parties having agreed to the terms of this order in draft form

BY CONSENT IT IS ORDERED THAT:

1. Subject to paragraph 4 below, the Proceedings be immediately stayed in their entirety until 30 days after any appeal of the Opt-In Application Judgment is finally determined (the “**Stay**”).
2. Any party may apply to the Tribunal to terminate the Stay by giving not less than 30 days written notice to all other parties (such notice to be served by email from the relevant party’s solicitors to the other party’s solicitors, and to take effect on the day it is sent).
3. The time for filing and service of defences in the Proceedings pursuant to rule 35(1) of the CAT Rules shall be generally extended until further order.
4. The Stay does not affect the right or ability of the Defendants to seek or obtain disclosure from a Claimant as a party.
5. There shall be liberty to apply.
6. Costs in the case.

Ben Tidswell

Chair of the Competition Appeal Tribunal

Made: 10 September 2026

Drawn: 10 September 2026