



IN THE COMPETITION
APPEAL TRIBUNAL

Case No: 1441/7/7/22

1442/7/7/22

1443/7/7/22

1444/7/7/22

BETWEEN:

COMMERCIAL AND INTERREGIONAL CARD CLAIMS I LIMITED

Class Representative

- v -

(1) MASTERCARD INCORPORATED

(2) MASTERCARD INTERNATIONAL INCORPORATED

(3) MASTERCARD EUROPE SA (formerly known as MASTERCARD EUROPE SPRL)

(4) MASTERCARD/EUROPAY UK LIMITED

(5) MASTERCARD UK MANAGEMENT SERVICES LIMITED

(6) MASTERCARD EUROPE SERVICES LIMITED

Defendants

AND BETWEEN:

COMMERCIAL AND INTERREGIONAL CARD CLAIMS II LIMITED

Class Representative

- v -

(1) MASTERCARD INCORPORATED

(2) MASTERCARD INTERNATIONAL INCORPORATED
(3) MASTERCARD EUROPE SA (formerly known as MASTERCARD EUROPE SPRL)
(4) MASTERCARD/EUROPAY UK LIMITED
(5) MASTERCARD UK MANAGEMENT SERVICES LIMITED
(6) MASTERCARD EUROPE SERVICES LIMITED

Defendants

AND BETWEEN:

COMMERCIAL AND INTERREGIONAL CARD CLAIMS I LIMITED

Class Representative

- v -

(1) VISA INC.
(2) VISA INTERNATIONAL SERVICE ASSOCIATION
(3) VISA EUROPE SERVICES LLC
(4) VISA EUROPE LIMITED
(5) VISA UK LTD

Defendants

AND BETWEEN:

COMMERCIAL AND INTERREGIONAL CARD CLAIMS II LIMITED

Class Representative

- v -

(1) VISA INC.
(2) VISA INTERNATIONAL SERVICE ASSOCIATION
(3) VISA EUROPE SERVICES LLC
(4) VISA EUROPE LIMITED

(5) VISA UK LTD

Defendants

(Collectively, the “CICC Collective Proceedings”)

ORDER

UPON the Tribunal handing down judgment on Trials 2A and 2B in the Merchant Interchange Fee Umbrella Proceedings (Case No: 1517/11/7/22 (UM)) (“**Merchant Umbrella Proceedings**”) on 18 February 2026 ([2026] CAT 11) (“**Trial 2 Judgment**”)

UPON the directions to Trial 3 in the Merchant Umbrella Proceedings, by the order of the Tribunal made on 9 February 2026 and drawn on 10 February 2026 (the “**Trial 3 Directions**”)

AND UPON the Order of the Tribunal made and drawn on 3 August 2026 giving directions to the case management conference listed for 26 October 2026, with 27 October 2026 in reserve (the “**October 2026 CMC**”) in the Merchant Umbrella Proceedings and the CICC Collective Proceedings

AND UPON the Class Representatives’ intention to change their expert economist from Mr Nils von Hinten-Reed to Dr Stefano Trento for the purposes of merchant pass-on in the CICC Collective Proceedings

AND UPON the Parties having agreed the deadline for the Class Representatives to file and serve an application for permission to change expert in the CICC Collective Proceedings (the “**Change of Expert Application**”)

AND UPON the Class Representatives having confirmed that the report of Dr Stefano Trento filed in support of the Change of Expert Application (the “**Change of Expert MPO Report**”) will set out the Class Representatives’ proposed methodology for determining the issues raised in the CICC Collective Proceedings, including merchant pass-on and the implications of the Trial 2 Judgment

IT IS ORDERED THAT:

1. The deadline for the Class Representatives to file and serve the Change of Expert Application and Change of Expert MPO Report in the CICC Collective Proceedings shall be extended to 18 September 2026.
2. The deadline for the Defendants to file and serve evidence and/or submissions in reply shall be 9 October 2026.
3. Costs reserved.
4. Liberty to apply.

Ben Tidswell
Chair of the Competition Appeal Tribunal

Made: 15 September 2026
Drawn: 15 September 2026