

IN THE COMPETITION APPEAL TRIBUNAL

1772/5/7/26
1774/5/7/26
1786/5/7/26
1787/5/7/26
1792/5/7/26
1814/5/7/26

BETWEEN:

TRAILFINDERS LIMITED AND OTHERS
NORTH WEST WALES MANAGEMENT DEVELOPMENT CENTRE AND OTHERS
MOY PARK LIMITED AND OTHERS
WATER PLUS LIMITED AND OTHERS
MARTIN DUCKWORTH LIMITED AND OTHERS
BA EUROFLYER LIMITED AND OTHERS

Claimants

- v -

(1) VISA INC.
(2) VISA INTERNATIONAL SERVICES ASSOCIATION
(3) VISA EUROPE SERVICES LLC
(4) VISA EUROPE LIMITED
(5) VISA UK LIMITED
(together, "Visa")

(6) MASTERCARD INCORPORATED
(7) MASTERCARD INTERNATIONAL INCORPORATED
(8) MASTERCARD EUROPE SA
(9) MASTERCARD / EUROPAY UK LIMITED
(10) MASTERCARD UK MANAGEMENT SERVICES LIMITED
(11) MASTERCARD EUROPE SERVICES LIMITED
(together, "Mastercard")

Defendants

ORDER
(UMBRELLA PROCEEDINGS ORDER) (ADDITIONAL HOST CASE – Trial 3)

UPON the Umbrella Proceedings Order of the President dated 4 July 2022 in the Merchant Interchange Fee Umbrella Proceedings, as varied subsequently, having designated various individual merchant interchange fee proceedings as "Host Cases" and designated all issues, matters or features arising out of the Merchant Interchange Fee Umbrella Proceedings as Ubiquitous Matters (the **Umbrella Proceedings Order**)

AND UPON the Tribunal's Order made and drawn on 16 March 2022 (the **March 2022 Order**) appended to the Tribunal's Ruling of 16 March 2022 [2022] CAT 14

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

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

AND UPON the Tribunal having registered the Claimants' claims as set out in the Annex to this Order

AND UPON the Tribunal's Orders made and drawn on: (i) 17 June 2026 in Case No. 1772/5/7/26; (ii) 9 July 2026 in Case No. 1774/5/7/26; (iii) 20 July 2026 in Case No. 1786/5/7/26; (iv) 10 September 2026 in Case No. 1787/5/7/26; and (v) 27 October 2026 in Case No. 1792/5/7/26, in each case staying the relevant proceedings (the **Stays**)

AND UPON the Claimants in the BA Euroflyer Limited claims as set out in the Annex to this Order having filed their claims with the Tribunal on 23 October 2026

AND UPON the Order of the Tribunal made and drawn on 14 August 2026 directing that the conditions that must be met for proceedings to be added as a host case to Trial 3 in the Merchant Interchange Fee Umbrella Proceedings are that (i) the application must have been made on or before 23 October 2026; and (ii) within seven days following the application, any claimants with claims relating to the UK and/or Irish acquiring markets making such application must file and serve a completed Questionnaire (in the form identified by the Tribunal's Order of 29 April 2026)

AND UPON the Claimants' application to the Tribunal dated 23 October 2026 to be named host cases for the purpose of Trial 3 of the Umbrella Proceedings (the **Host Case Application**)

AND UPON the filing and serving by each of those Claimants who had not already done so of a completed Questionnaire within seven days of the making of the Host Case Application

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

IT IS ORDERED THAT:

1. The Umbrella Proceedings Order and the schedule thereto are varied to include the Claimants' proceedings with case numbers as set out in the Annex to this Order as Host Cases in case name and number "1517/11/7/22 (UM) Merchant Interchange Fee Umbrella Proceedings" for the purposes of Trial 3 in those proceedings.

2. Notwithstanding the Stays, (i) the parties shall be bound by the outcome of any determinations in relation to Trial 3 of the Merchant Interchange Fee Umbrella Proceedings (including any appeals) and (ii) a party in the Merchant Interchange Fee Umbrella Proceedings may make an application for one or more of the Claimants to provide information or disclosure. The right of a party to make such an application under sub-paragraph (ii) shall take precedence over, and shall not be limited or restricted by, the provision in the Stays preserving the Defendants' right or ability to seek or obtain disclosure from a Claimant as a party.

3. Costs in the case.

4. There shall be liberty to apply.

The Honourable Mrs Justice Bacon
President of the Competition Appeal Tribunal

Made: 6 November 2026
Drawn: 6 November 2026

Annex

Case No. 1772/5/7/26: Trailfinders Limited	
Claim registered by the Tribunal on 7 May 2026	
Claimants	**Company No.**
1. Trailfinders Limited (Lead Claimant)	(01004502)
2. Aer Lingus Limited	(OE031308)
3. Aramark Defence Services Limited	(10633160)
4. Direct Wines Ltd	(01095091)
5. Gold Medal Travel Group Limited	(01376076)
6. EasyJet Airline Company Limited	(03034606)
7. Esure Services Limited	(02135610)
8. Esure Broker Limited	(07464424)
9. Esure Insurance Limited	(03885534)
10. 888 UK Limited	(111791)
11. WHG (International) Limited	(9919)
12. MR Green Limited	(C43260)
13. Flight Centre Travel Group (European Holdings) Ltd	(09847043)
14. Flight Centre (UK) Limited	(02937210)
15. Scott Dunn Limited	(02021650)
16. EM News Distribution (NI) Ltd	(NI061384)
17. Ryanair DAC	(104547)
18. Ryanair UK Limited	(01917579)
19. St Mary's Catering Limited	(07200443)
20. BioMed Central Limited	(03680030)
21. Lottoland Services Limited	(115304)
22. Lottoland Limited	(109495)
23. Addison Lee Limited	(01205530)
24. Comcab (London) Limited	(06434912)
25. Computer Cab (Liverpool) Limited	(00597443)

Case No. 1772/5/7/26: Trailfinders Limited	
Claim registered by the Tribunal on 7 May 2026	
Claimants	**Company No.**
26. Argyle Satellite Limited	(10755797)
27. Argyle Satellite Contract Services Ltd	(10755970)
28. Brunel Carriage Limited	(02879877)
29. Addison Lee Services Limited	(07305923)
30. Green Tomato Cars Limited	(05276431)
31. Manchester Taxi Division Limited	(08182447)
32. KingKabs Limited	(03623784)
33. Averys of Bristol Ltd	(00376920)
34. Emirates Holidays (UK) Limited	(03029130)
35. First Central Services (Guernsey) Limited	(52710)
36. W8 Catering Limited	(03178217)
37. Greenhous Group Limited	(3493415)
38. Greenhous Limited	(00747073)
39. Premier Motors (Solent) Limited	(00274565)
40. Heatons Truck Group Limited	(00487572)
41. North West Truck Services Limited	(02147882)
42. Adams-Morey Limited	(00506189)
43. Wessex GS Limited	(02404860)
44. Greenhous Fleet and Retail Limited	(13631304)
45. Saga Services Limited	(00732602)
46. Saga Cruises Limited	(03267858)
47. ST&H Limited	(02174052)
48. Saga Publishing Limited	(02152564)

Case No. 1774/5/7/26: North West Wales MDC	
Claim registered by the Tribunal on 3 June 2026	
Claimants	**Company No.**
1. North West Wales Management Development Centre (Lead Claimant)	(05473157)
2. BSH Home Appliances Limited	(01844007)
3. Barrhead Travel Services Ltd	(SC057208)
4. Colletts Travel Ltd	(01714349)
5. Altour International Limited	(03797791)
6. Tzell UK Limited	(05848826)
7. Sherlock Holmes Park Plaza Ltd	(3811881)
8. Westminster Bridge Hotel Operator Ltd	(7634731)
9. Victoria Park Plaza Operator Ltd	(4049387)
10. Riverbank Hotel Operator Ltd	(4974811)
11. Leeds Hotel Operator Ltd	(4205711)
12. Nottingham Hotel Operator Ltd	(9897621)
13. Park Royal Hotel Operator Ltd	(8083333)
14. Waterloo Hotel Operator Ltd	(9558390)
15. Hoxton Hotel Operator Ltd	(13427049)
16. Travis Perkins Trading Company Limited	(00733503)
17. Benchmarx Kitches and Joinery Ltd	(02780063)
18. Toolstation Limited	(04372131)
19. CCF Limited	(01632482)
20. Keyline Civils Specialist Limited	(SC042425)
21. The BSS Group Limited	(00060987)

Case No. 1786/5/7/26: Moy Park Limited	
Claim registered by the Tribunal on 1 July 2026	
Claimants	**Company No.**
1. Moy Park Limited (Lead Claimant)	(NI004842)
2. ASOS Payments UK Limited	(13337408)
3. Bayton Limited	(C41970)
4. Betway Spain, S.A	(A51042083)
5. Baytree Interactive Limited	(69691)
6. GM Gaming Limited	(C43029)
7. Cadtree Limited	(No. 2031)
8. Cadway Limited	(No. 2032)
9. Busy Bees Nurseries Limited	(03454787)
10. ~~Lotus Group Ltd~~[1]	~~(01719966)~~
11. Lotus Travel Ltd	(01520706)
12. Pilgrim's Pride Limited	(00608077)
13. Pilgrim's Food Masters UK Limited	(13352340)
14. Oakhouse Foods Limited	(04226390)
15. Rollover Limited	(02606878)
16. Pilgrim's UK Lamb Ltd	(01010230)
17. Kitchen Range Foods Limited	(NI004842)
18. USW Commercial Services Ltd	(02683025)
19. TUI UK Retail Limited	(01456086)
20. Marella Cruises Ltd	(12562788)
21. TUI Airways Limited	(00444359)
22. Liberty Fabric Limited	(00162351)

[1] No longer pursuing.

Case No. 1787/5/7/26: Water Plus Limited	
Claim registered by the Tribunal on 20 July 2026	
Claimants	**Company No.**
1. Water Plus Limited (Lead Claimant)	(04141390)
2. Water Plus Select Limited	(03511659)
3. South Bank Hotel Management Company Limited	(05014155)
4. Park Plaza County Hall London Limited	(06086789)

Case No. 1792/5/7/26: Martin Duckworth Limited	
Claim registered by the Tribunal on 11 September 2026	
Claimants	**Company No.**
1. Martin Duckworth Limited (Lead Claimant)	(02383784)
2. Direct Heating & Plumbing Merchants Limited	(04039026)
3. Direct Plumbing & Heating Trade Counters Limited	(12888477)
4. Rank Interactive (Gibraltar) Limited	(120385)
5. Mecca Bingo Limited	(01854120)
6. Grosvenor Casinos Limited	(00877080)
7. Grosvenor Casinos (GC) Limited	(08306157)
8. Daub Alderney Limited	(1726)
9. Rank Digital Gaming (Alderney) Limited	(1480)

BA Euroflyer Limited	
Claim filed with the Tribunal on 23 October 2026	
Claimants	**Company No.**
1. BA Euroflyer Limited (Lead Claimant)	(13734241)
2. BA Cityflyer Limited	(02571224)
3. Art'otel London Battersea Power Station	
4. Battersea Project Phase 3a Hotel Operational Company	(12086676)
5. William Hill Organization Limited	(00278208)