

**THE OFFICE OF FAIR TRADING**

**and**

**ABBHEY NATIONAL PLC  
and eight other banks**

**PRESS NOTICE**

1. The Court of Appeal gave judgment today, 26 February 2009, in an appeal by eight banks against a decision of Mr Justice Andrew Smith on 24 April 2008 in which among other things he rejected the banks' case that the OFT are not entitled to conduct an assessment of the fairness of certain terms and conditions which govern their current accounts.
2. The Court of Appeal today dismissed the banks' appeal and refused them permission to appeal to the House of Lords. The banks are entitled to apply to the House of Lords itself for permission to appeal.
3. There are a large number of claims by customers in the county courts which are at present on hold. Attached to this notice is a note which the Master of the Rolls read in open court which refers to the position in those claims.