

# Press release: Banks scored on quality of service

From today (15 August 2018), banks must publish information on how likely people would be to recommend their bank – as well as its online and mobile banking, branch and overdraft services – to friends, relatives or other businesses.

The results come from an independent survey of thousands of [personal](#) and [small business](#) customers, and must be prominently displayed in banks' branches, as well as on their websites and apps. This will make it easier for people to find out if another bank has a better offer and has been introduced to drive up competition between banks, so leading to a better overall quality of service for those who use them.

The new measure is one of a number being required by the Competition and Markets Authority (CMA) following its in-depth investigation of the sector. The CMA also requested the Financial Conduct Authority (FCA) build on this by making banks release further information on their performance and services to drive up standards, and make it easier for people to judge whether they are with the best bank for them.

Adam Land, Senior Director at the CMA, said:

For the first time, people will now be able to easily compare banks on the quality of the service they provide, and so judge if they're getting the most for their money or could do better elsewhere.

This is one of the many measures – including Open Banking and overdraft text alerts – that we put in place to make banks work harder for their customers and help people shop around to find the best deals for them.

Banks will now be required by the FCA to publish details of available services and relevant helplines. In addition, the banks will also have to provide information about the number of major operational and security incidents they have experienced, and provide updates on their websites.

From February 2019, the FCA will expect that banks publish figures on how long it takes to open current accounts and replace debit cards.

Christopher Woolard, Executive Director of Strategy and Competition at the FCA, said:

Getting a good deal isn't just about pricing. It's also important for customers – including individuals and small businesses – to be able to judge the quality of service around their current account

and to see whether other providers could offer something that suits them better. This information should encourage providers to offer the services that people value.

## Notes to Editors

1. The CMA published its [final report](#), which demanded [17 changes](#) to make banks work harder for their customers, in August 2016.
2. Information on service quality will be published every six months by all British banks and building societies with more than 150,000 personal current accounts (PCAs) or 20,000 business current accounts (BCAs), and all Northern Ireland banks and building societies with more than 20,000 PCAs or 15,000 BCAs.
3. The FCA rules apply to banks and building societies with 70,000 or more personal current accounts or with 15,000 or more small business current accounts.
4. Businesses – such as switching sites and regulated financial technology companies – and consumer bodies will be able to access the underlying customer survey data through Open Banking. These organisations will be able to use the information to make sure people are better informed about what products and services are available, at what price.
5. Enquiries should be directed to the CMA's press team, [press@cma.gov.uk](mailto:press@cma.gov.uk), or 020 3738 6460.
6. For enquiries relating to the FCA's information requirements, contact the FCA Press Office on 020 7066 3232 or at [press.office@fca.org.uk](mailto:press.office@fca.org.uk).
7. For more information see the CMA's homepage, or follow us on [Twitter](#), [Facebook](#), and [LinkedIn](#). Sign up to our [email alerts](#) to receive updates on the markets cases.

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**[Press release: Litter Innovation Fund: further grants available for](#)**

# innovative community projects

Over £300,000 is now available for community projects that get tough on litter, Environment Minister Thérèse Coffey has announced today (15 August 2018).

The first round saw [a number of councils, charities, businesses, and public projects](#) awarded almost £125,000 to take innovative steps to tackle littering in their communities. The successful projects included measures to tackle littering by football fans, and working with hauliers and business owners to reduce roadside litter.

As part of the Fund, Defra is also preparing to launch a 'digital innovation challenge' to help find innovative digital and technological solutions to local litter challenges. We have already seen mobile apps like LoveCleanStreets, "Littergram" or "Find it Fix It Love It" showcase digital and technological solutions to help people report litter problems and see a speedy resolution.

The funding builds on the Government's wider [Litter Strategy](#) for England, as well as the recent launch of the [25 Year Environment Plan](#) setting out how Government will protect and enhance our natural environment. 10% of the fund is entirely dedicated to preventing marine litter.

Environment Minister Thérèse Coffey said:

This Government is tough on tackling litter which if left unchecked makes our towns and cities less pleasant places, poisons our wildlife, and blights our countryside.

That is why we are providing grants of up to £10,000 for communities to come up with creative solutions to tackle litter in their local area and I encourage local groups to apply.

It is only through government and communities working together that we will affect the long-term behavioural change that is needed to tackle this scourge, and leave the environment in a better state than we inherited it.

Communities Minister Rishi Sunak said:

We are determined to make our cities, towns and countryside greener, cleaner and tidier environments for all.

Brilliant ideas to make that happen were realised with the first round of funding. Now, we're looking for people to come forward with inventive and impactful projects to build on that and our wider strategy to substantially reduce litter.

Keep Britain Tidy Chief Executive Allison Ogden-Newton said:

Innovation is a vital part of turning the tide on litter. We need to find new ways to change the behaviour of those who think it is OK to drop their rubbish on the ground and new solutions that make it easier for people to do the right thing.

It is fantastic to see the Government supporting innovation through this scheme, which is helping organisations and communities develop exciting new ideas and approaches, and at Keep Britain Tidy we are delighted to be receiving funds to enable us to test new behavioural interventions through our award-winning Centre for Social Innovation.

Keeping the country's streets clean cost local Government almost £700 million last year. Much of this is avoidable litter, and money that could be better spent in the community. Despite this, a worrying 1 in 5 people admit to dropping litter, with a recent study showing 1 in 4 people admit to 'careful littering' such as leaving drinks cans or coffee cups on window ledges.

Government has recently announced a range of new measures to get tough on litter including [almost doubling on-the-spot fines for litter louts](#), and [new penalties for littering from vehicles](#), making the keeper of the vehicle responsible even if it isn't possible to identify precisely who threw the litter.

The UK continues to be a global leader in tackling waste, recently announcing a [world-leading ban on microbeads](#), and proposals to extend the 5p plastic bag charge. Government has also recently announced an intention to [ban the sale of plastic straws, stirrers and cotton buds](#), plans for [a deposit return scheme](#) to increase recycling rates of drinks bottles and cans, and launched [a call for evidence](#) on using the tax system or charges to address single-use plastic waste.

The Litter Innovation Fund application window closes 5 October.

## Background

- The Litter Innovation Fund was set up as part of the Government's Litter Strategy for England which was launched in April 2017 and is administered by the sustainability not-for-profit WRAP. A total of £450,000 is available for funding to local projects.
- The funding is evenly provided by the Department for Environment, Food & Rural Affairs and the Ministry for Housing, Communities and Local Government and funding awarded is limited to a maximum of £10,000 per project. Projects must also secure match-funding.
- The cost of £682m in 2016/17 for street cleaning is from [Official local Government returns to DCLG](#).
- Further information on the Litter Innovation Fund is available on the [WRAP website](#).

- Research on one in five admitting to having dropped litter in the past is from Keep Britain Tidy – Litter Droppers Segmentation research (2010).
  - Research on 27% of people admitting to ‘careful littering’ is from a poll by YouGov for Keep Britain Tidy (2018).
  - Results from the first round of projects will be published in due course.
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## News story: Home Secretary's statement on the Westminster incident

Home Secretary's statement on the Westminster incident – GOV.UK

Home Secretary, Sajid Javid, has given a statement following this morning's incident outside the Palace of Westminster.



Home Secretary, Sajid Javid, said:

Firstly my thoughts are with the members of the public that were injured in this incident. Thankfully none of them received life threatening injuries and I would like to take this opportunity to wish them a speedy recovery. I would also like to take this opportunity to thank the emergency services for the speed in which they responded and apprehended, immediately, the suspect. It is a reminder to us all the work that they do day in and day out to keep us safe.

I have received a briefing on the incident from the Head of Counter-Terrorism Policing and the Security Services. Obviously it is a live investigation and there is a limit to what I can say at this point, but we must give the police the time they need to do their work and they will be providing regular updates.

And lastly, I would also like to thank the people of London. This is not the first time we have seen an incident of this type on the streets. I would like to thank them for their resolve and the resilience they have shown – and determination to make sure that those who seek to exploit these types of incident will not be allowed to divide us.

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Thank you for your feedback