

Bounce-back plans launched for consumer and retail industry

- Exports Minister outlines new measures to help boost exports and increase British retail firms' readiness to sell overseas
- New plans include creation of a Consumer and Retail Export Academy to help businesses export, via a digital learning syllabus

Today Exports Minister, Graham Stuart MP, has announced a series of new measures to support businesses in the consumer and retail industry to export overseas as part of efforts to help the sector recover from Coronavirus.

The new measures will offer immediate support to businesses by ensuring specialists provide advice on online retail and international market-places. Additionally, the launch of a new Consumer and Retail Export Academy will provide businesses with the critical knowledge, skills and networks needed to increase exports. The plan will also outline long-term support for the sector as new export opportunities arise from trade deals being negotiated with the US, Japan, New Zealand and Australia.

E-commerce will be at the heart of the plans, with measures tailored to help consumer and retail businesses develop international, multi-channel, e-commerce strategies fit for the changed retail environment.

The value of retail sales made online has risen by more than 300% in the last 10 years. This trend is expected to continue as a result of Coronavirus, with many UK businesses already experiencing increased sales online.

Minister for Exports, Graham Stuart MP said:

We recognise that Coronavirus has brought challenges to many industries, not least the consumer and retail sector, where so much depends on face-to-face interactions. This package of support will give businesses the helping hand they need to adapt their methods and thrive in the future.

More trade and investment is absolutely critical if the industry – and our whole economy – is to overcome such challenges. These measures provide both short and long-term support for businesses that employ so many people across the UK.

As we continue to encourage businesses to increase their trade overseas, we will also ensure that they can take full advantage of the opportunities that will be unlocked through our negotiation of Free Trade Agreements with countries around the world.

The retail industry is a key pillar of the UK economy, contributing £104bn of GVA to the UK economy in 2019, with the value of retail sales reaching £395bn in 2019, a 3.8% increase from 2018.

Julie Driscoll, UK Regional Director, Hyve Group plc said:

We are thrilled to be working in collaboration with the UK Government and the Department for Trade on their plans to reinvigorate the UK retail industry.

The retail landscape has been affected hugely by the crisis and it is a pleasure and a privilege to be able to welcome Graham Stuart, the Minister for Exports to speak to the retail community as we bring the industry together, digitally, for Autumn Fair @ Home, and we are incredibly excited to hear the latest measures that are being implemented to revive the industry and help retail bounce back.

The British Home Enhancement Trade Association said:

Following the COVID-19 outbreak, it is now essential that suppliers and retailer have strong e-commerce sales channel. DIT's support to help companies develop an e-commerce strategy will be immensely valuable to businesses as they begin and continue to trade overseas.

British Jewellery & Giftware International said:

Producing a series of fact sheets for specific markets to educate UK companies on opportunities and risks, is a welcome addition. This information will be hugely valuable notably by first time exporters.

The full range of measures announced today include:

- Consumer and Retail Export Academy: A digital learning syllabus of consumer & retail-focused webinars available through DIT's online platforms; a dedicated regional coaching programme; and an extensive library of industry-specific factsheets on key export markets.
- Boosted digital and e-commerce offer consisting of three initiatives:

- International Clicks Fast Track Initiative: Access to new DIT partnerships with business-to-business marketplaces, increasing the routes to market following store closures due to COVID-19.
 - Omnichannel Optimiser Initiative: Tailored advice for consumer and retail businesses to help them develop an international multi-channel strategy to help them succeed online; Exclusive e-commerce related insights from industry experts via talks, virtual events and podcasts; A specialist webinar series equipping exporters with e-commerce knowledge to help them take advantage of the growing digital opportunities that have emerged from the COVID-19 outbreak.
 - FDI e-commerce marketing campaign: Digitally led marketing activity to showcase e-commerce inward investment opportunities to potential international investors.
- UKEF offer: Further outreach and engagement with the industry to respond to the industry's needs; a refreshed 'Exporters Edge' campaign to raise awareness of the support available; and easier access to working capital to allow a wider range of businesses to access support.
 - A digital investment prospectus: A prospectus detailing the UK's RetailTech offer and unique capabilities. This will be promoted in key markets in order to engage with inward investors.
 - Showcasing 'Brand Britain' at global events: Leveraging Government presence at high profile events, such as Expo 2020 Dubai, Tokyo Olympics and the Commonwealth Games, to provide a platform for consumer goods companies to showcase their offering to a global audience; enabling UK companies to use GREAT branding at global events; engaging consumer and retail businesses in the Midlands region to help them take advantage of DIT's international events, and Hyve Group PLC's market leading trade shows as a platform to reach overseas buyers.

The measures follow the recently announced [agriculture, food and drink bounce-back plans](#) in June, in conjunction with the Department for Farming and Rural Affairs (Defra).

Fraud Facts for Freshers

Press release

The Student Loans Company (SLC) is encouraging students to be on their guard for phishing scams as payments start



The Student Loans Company (SLC) is encouraging students to be on their guard for phishing scams as the company is preparing to pay Maintenance Loan funding to around 1.1 million students throughout September. As payments make their way to students, the company is warning Freshers and returning students to not be tricked into disclosing personal details or clicking on links in emails or text messages, as they could be installing malware.

Fraudsters can target students with bogus emails and SMS around the three loan payment dates in September, January and April each year. In the last two academic years alone, SLC's dedicated Customer Compliance teams have prevented over half a million pounds from being phished from students' loans. The expert teams have a range of methods and fraud analytics to stop scammers in their tracks, but students need to know that they are the best and first line of defence.

Spotting a phishing email or SMS isn't always easy, but the Student Loans Company has six fraud facts to help:

Be suspicious of any requests for your personal information. SLC or Student Finance England (SFE) will never ask you to confirm your login information or personal information by email or text message.

- Phishing emails are often sent in bulk and are unlikely to contain both your first and last name; they commonly start, 'Dear Student' so be on guard if you see one like this.
- Check the quality of the communication – misspelling, poor punctuation and bad grammar are often tell-tale signs of phishing.

- ‘Failure to respond in 24 hours will result in your account being closed’ – these types of messages are designed to convey a sense of urgency to prompt a quick response.
- Think before you click. If you receive an email or SMS that contains a link that you’re not sure of then try hovering over to check that it goes where it’s supposed to. If you’re still in any doubt don’t risk it, always go direct to the source rather than clicking on a potentially dangerous link.
- Check out our [guide to identifying a phishing scam](#)

[Phishing video on YouTube](#)

Steven Darling, Director for Repayment and Customer Compliance at the Student Loans Company, said:

“We work hard to help our customers stay safe, but fraudsters are persistent and will try to target them and their parents with emails and texts requesting personal details to access their accounts.

“We’re reminding all students to be vigilant for online scams and phishing attempts as the new academic year gets underway this September. Although things may be a bit different for some freshers this year, we want them to know that scammers are still working full time to steal their funding.

“Students can keep their account safe by following our simple tips and anyone who receives a suspicious email or SMS should send it to phishing@slc.co.uk. SLC can investigate the site and ensure it is shut down, to help protect other students.”

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[**NDA launches leadership partnership to inspire young nuclear professionals**](#)

Chief Executive David Peattie announced the NDA’s partnership with the Nuclear Institute’s Young Generation Network (YGN) today at a special webinar for young professionals.

It marks the first-ever YGN Industrial Partnership – meaning the NDA and its group of companies will actively work with the YGN to support young professionals through a series of events and in supporting personal and

professional development.

The NDA will work closely with YGN with the aim of underpinning workforce pipeline development, and overall nuclear professionalism and sector marketing, all aimed at encouraging young people into a career in the nuclear industry.

The Industrial Partnership aligns behind the YGN's mission "to encourage, develop and inspire young nuclear professionals and ensure that their voice is heard in shaping the future of the nuclear sector – and motivate young people to join and remain in the UK nuclear industry, helping develop them to be the best that they can be".

It also links directly in to the NDA's mission to be a great place to work – and its work in promoting a leadership academy for its 'One NDA' philosophy, which is about NDA group collaboration, "being greater than the sum of our parts."

The NDA group of companies will be at the heart of the partnership, with young professionals from all of the NDA's site licence companies playing a part to drive the relationship forwards, while forging closer links across the group.

Chief Executive, David Peattie, said he was honoured to launch the unique partnership.

I am really pleased we have developed this important partnership. Our leaders across the NDA group are committed to supporting early career colleagues and in effectively attracting young people to work in the decommissioning sector.

This exciting agreement cements an already close relationship, and will allow our young people across the group, with the support from senior figures, to further inspire our young professionals in to becoming the next generation of leaders.

Young nuclear professionals from Sellafield Ltd, RWM Ltd, Low Level Waste Repository, Magnox Ltd, INS ltd, Dounreay and Energus in West Cumbria will join NDA staff in organising a series of events including an Annual YGN Festival, seminars and interviews with senior nuclear leaders, and special one-off events including a focus on digitalisation.

The partnership will also encourage educational attainment and professional qualification with the nuclear institute.

Rob Ward, this year's YGN chair, said:

This Partnership is an opportunity for the YGN to develop a deeper

understanding of the needs of our industry, so that we can more effectively support the attraction, development and retention of the workforce of the future.

The YGN members entering the workplace now will deliver the UK's most challenging missions, bringing the passion, diversity of thought and innovation that will make this an attractive industry to work in for the future.

The YGN is part of the Nuclear Institute – the nuclear industry's professional body and learned society. All young Nuclear Institute members automatically become members of the YGN when they join the Institute.

The NI runs a number of regional branches around the Country, in Scotland, Cumbria, the North West, North East, Midlands, Central England, South West and London/SE. The YGN is a national branch with around 1500 young members.

Don't be a Space Invader: stay safe, stay back

While a small minority of tailgating is deliberate, most is unintentional by drivers who are simply unaware they are dangerously invading someone else's space.

And a survey for Highways England found that while more than a quarter of drivers admitted to tailgating, nearly nine in 10 people say they have either been tailgated or seen it.

Today the company is using the well-known Space Invader video game character to alert drivers to the anti-social nature and risks of tailgating, and to give the simple message: Stay safe, stay back.

Mark Byard, Director of Health, Safety and Wellbeing at Highways England, says:

We've got used to social distancing during the pandemic. Now we're reminding you to also keep a safe distance from the vehicle in front.

Good drivers leave plenty of safe space for themselves and others. But driving too close is dangerous, can be intimidating and can cause collisions that could be avoided.

We want everyone to travel safely, so we can all get home safe and well. Our advice is simple: stay safe, stay back.

The Highway Code states that drivers should allow at least a two second gap between you and the vehicle in front on roads carrying faster-moving traffic, and the gap should be at least doubled on wet roads and increased further on icy roads or when visibility is poor. Dependant on the vehicle type, a greater distance may be necessary.

Tailgating is an offence of driving without due care and attention, carrying a minimum £100 fine and penalty points and in some cases more severe penalties or court appearance. But more so, it is unsafe, and a factor in around one in eight road casualties.

Safety and recovery organisations are supporting the 'stay safe, stay back' message.

Katie Shephard, Corporate Partnership Manager at Brake, the road safety charity says:

Brake is pleased to support the campaign Highways England are running to raise awareness about the dangers of tailgating. We work with families affected by road crashes and know first-hand the vital importance of all drivers taking care and being safe on the road.

Richard Goddard, Chairman of Professional Recovery Operators Federation (PROF):

PROF welcomes this important campaign. We see many examples of accidents caused by tailgating, and are pleased that Highways England is raising awareness of this significant safety issue.

Further results from the survey show more than two thirds of people think tailgating is a serious problem and that more can be done to tackle poor driver behaviour, with almost 80% agreeing that they would favour a clampdown on drivers who drive too close to the vehicle in front.

If you are tailgated, then avoid speeding up, slowing down or staring in the rear-view mirror. Reduce the risk to yourself by driving normally, signalling clearly and allowing people to overtake.

[Dramatic footage](#) previously released by Highways England shows the importance of keeping a safe distance.

Highways England has a [dedicated webpage](#) where drivers can find more information about tailgating and what they can do to stay safe.

General enquiries

Members of the public should contact the Highways England customer contact centre on 0300 123 5000.

Media enquiries

Journalists should contact the Highways England press office on 0844 693 1448 and use the menu to speak to the most appropriate press officer.

CMA stops Lloyds 'bundling' business accounts with loans

'Bundling' is where a bank requires small business customers to open a business current account (BCA) with them when applying for a loan. This restricts competition and limits choice because customers may want to hold an account with one provider while using a different bank for their loan.

This action comes after Lloyds Banking Group (Lloyds), which includes Lloyds Bank and the Bank of Scotland, notified the Competition and Markets Authority (CMA) that it had not complied with certain aspects of legal undertakings designed to protect customers from these anti-competitive practices.

The CMA found that Lloyds breached these undertakings from 8 May 2020 onwards. It is requiring around 30,000 customers that were running the finances of their business through a personal current account (PCA) also to open a BCA with them in order to obtain a loan through the government's [Bounce Back Loan Scheme](#). This scheme is intended to help businesses access finance quickly during the coronavirus (COVID-19) pandemic.

While the CMA notes that Lloyds' new BCA customers would not initially be charged, small business customers may keep their account open for longer than the fee-free period, resulting in charges for an account that may not be well suited to their business.

Working with the CMA, Lloyds has agreed to a number of actions to become compliant and make sure all affected customers are made aware of their options. This includes writing to customers during September to inform them that:

- if they opened a BCA with Lloyds, they are not required to maintain this account for the purposes of a loan under the Bounce Back Loan Scheme, and can choose to switch to another provider at any time while keeping the loan; and
- they will be offered the option to switch to a fee-free loan servicing account

Lloyds will also ensure that any customer that retains the BCA will be reminded of these options two months prior to any newly introduced charges, as well as reporting back to the CMA on its progress.

From the middle of September, customers making new applications for loans under the Scheme will have an upfront choice to either open a BCA or a fee-free loan servicing account.

Adam Land, CMA Senior Director of Remedies Business and Financial Analysis, said:

The Bounce Back Loans Scheme is a key part of the support provided by Government to small businesses during the coronavirus (COVID-19) pandemic. It is important that signatories to our undertakings participating in this Scheme do not restrict the choices of small businesses by bundling loans and business current accounts.

By forcing businesses to open current accounts as a pre-condition to access this Scheme, Lloyds breached the CMA undertakings it signed, reduced choice and put their customers at risk of being unnecessarily charged.

Following our action, Lloyds is taking the steps necessary to become compliant and will shortly be contacting existing customers to inform them of their rights.

Notes to editors

1. Lloyds (Lloyds Banking Group) refers to the two brands within the group, Lloyds, and Bank of Scotland.
2. The [SME Banking Undertakings](#) came into force in 2002. They were signed by eight of the UK's longer-established banks and limit bundling while also providing clear pricing information and faster methods of switching. The eight banks are generally improving their procedures to monitor and promote compliance with the SME Banking Undertakings, as illustrated in the CMA's [2019 Report on SME Banking compliance](#), an annual report published on whether the banks are complying with the rules. The 2018-2019 reporting period shows that no banks breached these undertakings.
3. The following eight banks are currently subject to the bundling prohibition: AIB Group (UK) plc; Bank of Ireland; Barclays Bank plc; Clydesdale Bank plc, HSBC Bank plc, Lloyds Banking Group, Danske Bank and NatWest Group plc (formerly the Royal Bank of Scotland Group which includes Ulster Bank Limited in Northern Ireland).
4. All media enquiries should be directed to the CMA press office by email on press@cma.gov.uk, or by phone on 020 3738 6460.
5. [The Bounce Back Loan Scheme was launched by the Government on 4 May](#)

[2020](#).