

News story: Captain Dean Sprouting has died

Captain Dean Sprouting.

It is with regret that the MOD must announce the death of Captain Dean Sprouting of the Adjutant General's Corps at Al Asad Air Base, Iraq, on 31st January 2018. He was serving with Black Watch, 3rd Battalion, Royal Regiment of Scotland. The incident is currently under investigation, but we can confirm that it was not the result of enemy activity.

Lt Col Rob Hedderwick, Commanding Officer, The Black Watch, 3rd Battalion The Royal Regiment of Scotland, said:

It is hard to do justice to a man such as Dean Sprouting with simple words. In no time at all he had become an indispensable part of the battalion, not only for his professional expertise but also for his compassionate manner and camaraderie. His intelligence and sharp wit was apparent from the outset; there was an ever-present twinkle in his eye and he would gladly admit that his youth had been full of adventure.

Dean was simply one of those people whose infectious humour and enthusiasm drew others to him. His professional knowledge was second to none and his sage advice already something I had come to rely on. His loss is keenly felt by us all and our thoughts and prayers are with his wife and children whom I know he cherished more than anything else in this world. I am hugely proud and thankful to have known him. He was a very good man.

Warrant Officer Class One Tam Millsip, Visiting Warrant Officer, 51 Infantry Brigade said:

Dean's warm, personable nature was never diluted while conducting his duties and those who he had dealings with were always left smiling after Dean imparted his unique wisdom and outlook on life.

Dean was a tremendously entertaining man to be around. He would bring a great deal of joy and laughter to those around him often at the expense of himself; there was never a boring day spent with Dean and my thoughts go out to his family at this very sad time.

Minister for the Armed Forces Mark Lancaster said:

It is with deep regret that the Ministry of Defence confirms the death of Capt Dean Sprouting of the Adjutant General's Corps, who died earlier this week at Al Asad Air Base in Iraq. Our thoughts are with his family and friends at this very difficult time. An investigation is underway to establish the detail but it is not a result of enemy activity.

Press release: Change of Her Majesty's Ambassador to Romania in August 2018

Mr Andrew Noble LVO has been appointed Her Majesty's Ambassador to Romania.

Mr Andrew Noble LVO has been appointed Her Majesty's Ambassador to Romania in succession to Mr Paul Brummell CMG who will be transferring to another Diplomatic Service appointment. Mr Noble will take up his appointment in August 2018.

CURRICULUM VITAE

Full name: Andrew James Noble LVO

Married to: Helen Natalie Noble

Children: Four

2014 – 2017 Algiers, Her Majesty's Ambassador

2009 – 2013 Berlin, Deputy Head of Mission, Consul-General and Counsellor (Political)

2007 – 2009 FC0, Director, Security and Estates

2005 – 2007 FC0, Director, Security

2001 – 2005 Athens, Deputy Head of Mission and Consul-General

1998 – 2001 FC0, Deputy Head, Security Policy Department

1994 – 1998 Cape Town/Pretoria, Head of Political Section

1991 – 1994 FC0, Desk Officer then Deputy Head, Security Co-ordination Department

1989 – 1991 FC0, Desk Officer, European Community Department

1987 – 1989 Bonn, Second Secretary (Bilateral relations and Foreign Policy)
1986 – 1987 Attachment to German Foreign Ministry
1983 – 1986 Bucharest, Third later Second Secretary (Political)
1982 Joined Foreign and Commonwealth Office

Further information

Press release: UK and China sign Memorandum of Understanding on Medicine and Device Regulation



CEO Ian Hudson met with Minister Bi in Beijing.

Dr Ian Hudson, Chief Executive of the Medicines and Healthcare products Regulatory Agency (MHRA) signed a memorandum of understanding (MoU) with the China Food and Drug Administration (CFDA) during a visit to China this week.

This new signing expands on a previous MoU signed in 2014 which focussed on the exchange of safety information on medicines and medical devices to protect patients in the UK, China, and around the world.

Dr Ian Hudson, Chief Executive Officer at MHRA said:

China is a world leader in the market for raw materials for the pharmaceutical industry and closer collaboration with MHRA will support the promotion of innovation, good practice, and protect UK patients.

We operate in a global environment and formalising our

international relationships helps strengthen regulatory systems to protect public health worldwide.

The MoU was signed in Beijing's Great Hall of the People with both Prime Minister Theresa May and China's Premier Li Keqiang present.

Published 2 February 2018

Press release: New overdraft alerts as CMA banking rules come into force

In a rule change required by the Competition and Markets Authority (CMA) as part of its [Retail Banking Investigation](#), banks must now set up an alert system which will help their customers avoid unnecessary charges.

During its investigation, the CMA found that banks receive around £1.2 billion a year from unarranged overdraft charges. This new overdraft measure, combined with the CMA's recent order to require banks to publicly announce their maximum monthly charges, could create significant savings for many bank customers.

A number of banks already have alert systems in place, but the new rules require all banks to send these alerts – through texts or a mobile banking app – and to implement other measures, such as a grace period in which people can transfer money into their account to avoid being charged.

The system will apply to new customers from today and will roll out to all existing bank customers over the coming month.

Adam Land, Senior Director at the CMA, said:

People will now be told when they are about to slip into overdraft, which could help them avoid potentially costly charges. And the changes we are requiring from today make it easier for small firms to switch to another bank for their current account or to obtain a loan.

These new rules, which are a result of our recent retail banking investigation, are part of a wider package that will help people to get the most out of their banks and force them to work harder for their customers' money. The overdraft alert system is one of 4 new measures that are being implemented today to improve the service people receive and make it easier to switch between different banks.

At the moment, only 3% of personal and 4% of business customers switch to a different bank in any year, even though personal customers in Great Britain could typically save £92 per year by switching. Small firms, which benefit from 3 of the new measures being introduced, could realise savings of around £80 a year on average.

Opening Business Current Accounts

In its investigation, the CMA found each bank is asking for different information from businesses applying to open current accounts. This has encouraged many small businesses to use their existing Personal Current Account (PCA) provider for their business account and has discouraged them from switching between banks. The CMA is therefore insisting that Business Current Account (BCA) opening procedures are standardised, so all banks will now ask for the same information from applicants.

Loan price and eligibility tool

Small and medium sized businesses will also now find it easier to take out a business loan thanks to a new loan price and eligibility tool to be launched by four banks: RBS Group, Lloyds Banking Group, HSBC Group and Barclays. This tool will help SMEs to understand the costs of taking out a loan and find the best deal for them.

Transaction history

Banks will now also have to provide personal and business customers who are closing their account with five years of transaction history, free of charge, unless they choose to opt out. This move aims to encourage switching, as the CMA has found that the fear of losing your transaction history can be a reason people don't switch. It also means people will have easy access to their financial records for things like mortgage applications.

Notes for Editors

1. In its [final report](#) on the retail banking market, published in 2016, the CMA announced a package of reforms to make banks work harder for their customers and help people take control of their banking using innovative new services. For more information, visit the retail banking investigation [case page](#).
2. The overdraft alert, which will be sent by text message or via a mobile banking app, applies to all banks with more than 150,000 active current accounts. RBS has indicated that, on occasion, alerts may be provided up to a day late to a limited number of its customers up until September 2018. In the event that the alert is sent late, the CMA has [required the bank](#) to either prevent a fee being charged or reimburse customers for any fee that is charged within this period.
3. The FCA has found that signing up to text alerts alongside using mobile banking reduced monthly unarranged overdraft charges by 24% on average (around £11 per year for each customer). The regulator has been undertaking its own analysis into overdraft charges and is due to present its conclusions and any potential remedies later this year.

4. The provision of transaction history remedy applies to all PCA providers with more than 150,000 active PCAs and all BCA providers with more than 20,000 active BCAs. Banks can decide whether to provide customers their transaction history in paper or electronic format. Clydesdale Bank indicated it would not be able to provide this service on the 2 February 2018 and the CMA therefore [issued Directions](#) to ensure it would be fully compliant from the 2 March 2018.
 5. The Business Current Account procedure requires all BCA providers with more than 20,000 active BCAs to adopt a Standard Information Set, which is the standard information required by banks when deciding whether to approve an application to open a BCA. The banks have worked with UK Finance to develop and agree the Standard Information Set, which will be made available on the [UK Finance website](#).
 6. The new loan price and eligibility tools cover all unsecured loans and standard tariff unsecured overdrafts up to £25,000. They complement the CMA's requirement – from August 2017 – for all providers to SMEs of unsecured loans and standard tariff unsecured overdrafts to publish the cost of these products, showing a representative annual percentage rate (APR) for loans and effective annual rate (EAR) for overdrafts.
 7. Media queries should be sent to: press@cma.gsi.gov.uk or journalists can call 020 3738 6191.
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Statement to Parliament: Support for maritime training

I am proud that the United Kingdom has one of the most vibrant and competitive maritime sectors in the world. We are an outward-looking, global trading maritime nation proud of our maritime history but forward looking and ambitious for our future.

Our success though relies above all else on our workforce. The United Kingdom is recognised all over the world for its leading maritime education and training and for the very best seafarers that are produced. Our well-trained and skilled cadets are responsible for many of our vital needs bringing them efficiently and safely to our shores.

I am therefore pleased to announce that we will be [doubling government's financial support for maritime training](#), the so-called [SMarT fund](#), from £15 million to £30 million to introduce a new SMarT Plus option. I am committed to continue building capacity and diversity within our maritime workforce so it can capitalise on every opportunity the market provides. I recognise the importance of transferable skills and the essential role seafarers play in supporting the wider maritime sector when they return from sea to shore based careers. Increasing our support for maritime training is essential in order for our great maritime nation to maintain its global position as a market

leader. This is never more important than it is today as we prepare to leave the EU and take an even more global outlook.

Seafarers are highly skilled professionals entering STEM related careers. SMarT Plus funding will be available from April 2018 and will also support the [Year of Engineering](#) through stimulating the availability of training opportunities for deck, engine and electro-technical cadets. The 2018/19 cohort of SMarT Plus cadets will begin their on-ship training in the months before we leave the EU.

A key strength of the UK's maritime sector is our strong relationship with industry. I value the work of the UK Chamber of Shipping, Nautilus International and the Merchant Navy Training Board in developing and refining the SMarT Plus proposal in conjunction with my department's officials. An opportunity was clearly identified to create a resurgence in maritime training and increase the competitiveness of SMarT. There is no shortage of people applying for cadetships and it is only right that we capitalise on this momentum and create the conditions for more UK training and employment opportunities within the maritime sector. I am delighted to be working with the maritime industry and trade unions and together we will build a stronger UK maritime workforce.

SMarT Plus is a package that will see SMarT funding doubled, over a 7 year period, from £15 million to £30 million per year.

This will enable the cadet intake to increase from 750 to 1,200 each year.

In return, shipping companies will create additional UK training positions and commit to employ newly qualified SMarT Plus officers.

This will enable SMarT Plus officers to gain the 12 months sea time experience that is required to enable them to progress to their second Certificate of Competency.

UK officers holding a second Certificate of Competency are particularly valued throughout industry. Their quality, leadership and training makes them highly employable