

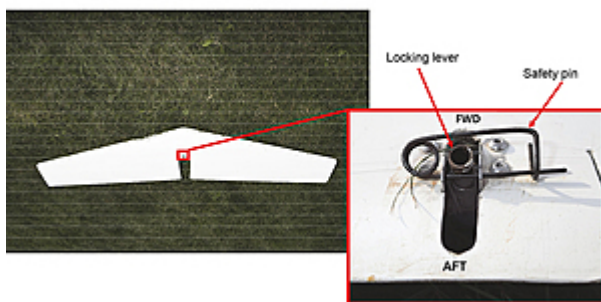
CMA Letter to RBSG on 2 breaches of the Retail Banking Order

The CMA wrote to RBSG regarding breaches of Part 6 of the Order. RBSG breached the Order by failing to send out text alerts to customers who were previously youth account holders saying that they would be charged for entering an unarranged overdraft. RBSG will repay around £2.2 million in charges and interest to approximately 36,000 customers who went into or attempted to go into unarranged overdraft without first sending an alert to them.

AAIB Report: Standard Cirrus 75, fatal accident

News story

During ground roll, the tailplane detached from the Standard Cirrus 75 (G-DDGX). Signals for the takeoff to be aborted did not reach either pilot. The glider became airborne, climbed rapidly, before descending steeply and striking the ground, 27 July 2019.



The glider was undertaking an aerotow launch at Gwernesney Airfield in Monmouthshire. During the early stages of the ground roll the horizontal tailplane detached from G-DDGX and fell to the ground. Club members assisting with the launch signalled for the takeoff to be aborted but the message did not reach the aerotow tug pilot; the accident pilot did not appear to hear or see the stop signals either. The glider became airborne and climbed rapidly, before the tow cable released and the aircraft's nose dropped. The glider descended steeply and struck the ground nose first. The pilot died five days later from complications related to injuries sustained in the accident.

The investigation determined that the tailplane had not been correctly attached when the glider was rigged and this was not detected prior to the flight. The precise manner in which the tailplane had been mis-rigged could not be determined.

Two Safety Recommendations are made relating to communication for glider launching and detecting incorrect alignment of tailplane locking features. In addition, the gliding club has undertaken several safety actions regarding launch signalling and detection of incorrect tailplane locking on other Standard Cirrus gliders.

[Read the report.](#)

Published 28 May 2020

[April 2020 Transaction Data](#)

News story

This data provides information about the number and types of applications that HM Land Registry completed in April 2020.



Image credit: NicoElNino/Shutterstock.com

In April:

- HM Land Registry completed 865,970 applications to change or query the Land Register
- the South East topped the table of regional applications with 207,028

HM Land Registry completed 865,970 applications in April compared with 1,584,273 in March and 1,682,690 last April 2019, of which:

- 56,950 were applications for register updates compared with 256,062 in

March

- 531,638 were applications for an official copy of a register compared with 880,501 in March
- 141,626 were search and hold queries (official searches) compared with 196,807 in March
- 2,330 were postal applications from non-account holders compared with 15,411 in March

Applications by region and country

Region/country	February applications	March applications	April applications
South East	413,018	367,175	207,028
Greater London	336,448	295,595	169,837
North West	203,913	184,461	99,425
South West	168,719	151,389	79,731
West Midlands	150,978	134,232	70,638
Yorkshire and the Humber	138,435	123,430	64,669
East Midlands	129,431	116,088	62,833
North	85,503	77,673	36,845
East Anglia	72,331	65,199	37,578
Isles of Scilly	70	42	20
Wales	81144	68,907	37,328
England and Wales (not assigned)	84	82	38
Total	1,780,074	1,584,273	865,970

Top 5 local authority areas

Top 5 Local authority areas	February applications	Top 5 Local authority areas	March applications	Top 5 Local authority areas	April applications
Birmingham	27,136	Birmingham	24,469	City of Westminster	13,467
City of Westminster	24,756	City of Westminster	22,027	Birmingham	12,657
Leeds	20,901	Manchester	18,693	Leeds	10,168
Manchester	17,383	Leeds	18,229	Manchester	9,268
Cornwall	17,356	Cornwall	15,787	Cornwall	7,872

Top 5 customers

Top 5 Customers	February applications	Top 5 Customers	March applications	Top 5 Customers	April applications
Infotrack Limited	63,924	Infotrack Limited	65,764	Infotrack Limited	35,427

Top 5 Customers	February applications	Top 5 Customers	March applications	Top 5 Customers	April applications
Enact	59,342	Enact	50,955	Enact	30,347
O'Neill Patient	37,041	O'Neill Patient	35,297	O'Neill Patient	21,274
Optima Legal Services	23,601	Optima Legal Services	26,135	Optima Legal Services	13,954
The Mortgage Works (UK) plc	22,135	TM Group (UK) LTD (Search Choice)	20,444	Legal & General Surveying Services LTD	11,704

Download the data

[Access the full dataset on data.gov.uk](https://data.gov.uk)

Next publication

Transaction Data is published on the 15th working day of each month. The May data will be published at 11am on Friday 19 June 2020.

Published 28 May 2020

[Open for business: Homes England investment supports early delivery of 6,500 new homes for Cambridgeshire](#)

- Loan will deliver key infrastructure to enable thousands of new homes
- First £15 million of contracts underway with local contractors

Government housing agency Homes England has agreed a £61 million investment with developer Urban&Civic plc which will begin the delivery of a 6,500 home community at Waterbeach in Cambridgeshire.

The infrastructure loan from the agency's Home Building Fund will accelerate and broaden delivery of the site and in doing so, ensure direct support to the housebuilding sector as it remobilises following the Covid-19 pandemic.

The loan will fund key strategic infrastructure at Waterbeach, including roundabout improvements to create a main access route from the A10, road, drainage and utility works to open up the first phase of the development and

community facilities.

Housing Minister Rt Hon Christopher Pincher MP said: "Building the homes we need is central to the mission of this Government, which is why we have safely reopened the housing market.

"This £61 million investment from Homes England, the Government's housing accelerator, will deliver the building blocks of a community that people will be proud to call home, including a new primary school, health centre and community centre."

Urban&Civic, in partnership with landowner the MOD, has secured outline planning permission to create 6,500 homes and five schools as well as commercial, retail, leisure and community facilities at the site, a former WW2 RAF Bomber Command airfield six miles north of Cambridge. The first phase of 1600 homes is currently progressing through planning, and early landscaping, archaeology and remediation work is underway.

Neil Milligan, Head of Infrastructure Finance at Homes England said: "Our investment in large scale, long term projects like Waterbeach demonstrates how our funding can help to accelerate the ambition of master developers like Urban & Civic in developing great places to live and work.

"Covid-19 has presented the industry with many challenges, and it's great that despite these setbacks we can continue to secure agreements with our partners that build on our pipeline of investing in quality homes and communities and support the wider industry in its recovery.

"New housing remains a priority and whilst some work is temporarily paused, we continue to work to put the foundations in place for the new homes the country needs."

The investment deal follows Homes England's recent announcement of £180 million worth of land acquisitions in the last financial year, and assurances from Simon Dudley, interim Homes England Chair, that the agency is open for business.

Urban&Civic, who will act as master developer for the MOD for the 716 acre Waterbeach site, will award the first £15 million worth of contracts to local businesses in the next six months, providing a substantial windfall for the local economy.

Nigel Hugill, Chief Executive of Urban&Civic, said: "Waterbeach Barracks provides the most stunning lake side location and is much the largest development in the country to be started since the onset of Covid 19.

"The project will have all the characteristics typically associated with Urban&Civic; great schools; generous, fabulous and accessible green spaces; imaginative play areas; and next generation broadband, with an enduring emphasis on local and community. Cycle and bus connections are built in from the outset.

"Funds generated from initial rentals and house sales will be reinvested to

further accelerate delivery with the continuing involvement of local contractors and the housebuilder supply chain.

“Partnership funding from Homes England is fundamental to that investment model. We would not attempt the same pace and ambition without their long-term loan support.”

Work is already under way with local consultants and partners to take forward detailed design on a range of additional transport measures, landscaping and an inspiring primary school in a woodland setting.

Surrounded by woodland and with a unique lakeside setting, Waterbeach will have sustainable design at its core, providing a futureproof, high quality place to live for people in Cambridgeshire.

Catherine Davies, DIO’s Head of Estates, said: “Waterbeach is a great example of the public and private sectors working together to fulfil a public need. This agreement marks a significant step forward in the process of redeveloping this World War 2 airfield to provide new homes and facilities for the people of Cambridgeshire.”

ENDS

[Government launches NHS Test and Trace service](#)

- NHS Test and Trace service to form a central part of the government’s coronavirus recovery strategy
- Anyone with symptoms will be tested and their close contacts will be traced
- New guidance means those who have been in close contact with someone who tests positive must isolate for 14 days, even if they have no symptoms, to avoid unknowingly spreading the virus

The new NHS Test and Trace service will launch tomorrow (Thursday 28 May) across England, the government announced.

The service will help identify, contain and control coronavirus, reduce the spread of the virus and save lives.

From tomorrow, anyone who tests positive for coronavirus will be contacted by NHS Test and Trace and will need to share information about their recent interactions. This could include household members, people with whom they have been in direct contact, or within 2 metres for more than 15 minutes.

People identified as having been in close contact with someone who has a positive test must stay at home for 14 days, even if they do not have

symptoms, to stop unknowingly spreading the virus.

If those in isolation develop symptoms, they can book a test at [nhs.uk/coronavirus](https://www.nhs.uk/coronavirus) or by calling 119. If they test positive, they must continue to stay at home for 7 days or until their symptoms have passed. If they test negative, they must complete the 14-day isolation period.

Members of their household will not have to stay at home unless the person identified becomes symptomatic, at which point they must also self-isolate for 14 days to avoid unknowingly spreading the virus.

Health and Social Care Secretary Matt Hancock said:

As we move to the next stage of our fight against coronavirus, we will be able to replace national lockdowns with individual isolation and, if necessary, local action where there are outbreaks.

NHS Test and Trace will be vital to stopping the spread of the virus. It is how we will be able to protect our friends and family from infection, and protect our NHS.

This new system will help us keep this virus under control while carefully and safely lifting the lockdown nationally.

NHS Test and Trace brings together 4 tools to control the virus:

- test: increasing availability and speed of testing will underpin NHS Test and Trace.
- trace: when someone tests positive for coronavirus the NHS Test and Trace service will use dedicated contact tracing staff, online services and local public health experts to identify any close recent contacts they've had and alert those most at risk of having the virus who need to self-isolate. This will be complemented by the rollout of the NHS COVID-19 App in the coming weeks.
- contain: a national Joint Biosecurity Centre will work with local authorities and public health teams in Public Health England (PHE), including local Directors of Public Health, to identify localised outbreaks and support effective local responses, including plans to quickly deploy testing facilities to particular locations. Local authorities have been supported by £300 million of new funding to help local authorities develop their own local outbreak control plans.
- enable: government to learn more about the virus, including as the science develops, to explore how we could go further in easing infection control measures.

The NHS Test and Trace service, including 25,000 dedicated contact tracing staff working with Public Health England, will have the capacity to trace the contacts of 10,000 people who test positive for coronavirus per day and can be scaled up if needed.

The rollout of the NHS Test and Trace service has been made possible by the rapid expansion of testing. The largest network of diagnostic testing facilities in British history has been created and will soon have the capacity to carry out 200,000 tests a day. This includes 50 drive-through sites, more than 100 mobile testing units and 3 mega laboratories.

People who are contacted by the NHS Test and Trace service will be given clear information explaining what they must do and how they can access local support if needed. Guidance is also available online at [gov.uk/coronavirus](https://www.gov.uk/coronavirus). This comes as the Department for Work and Pensions has announced that those having to self-isolate will be eligible for statutory sick pay if they are unable to work from home. This applies across the four nations of the UK.

Dido Harding, Executive Chair of NHS Test and Trace, said:

This is a brand new service which has been launched at incredible speed and scale. NHS Test and Trace already employs over 40,000 people, both directly and through trusted partners, who are working hard to deliver both testing and contact tracing at scale. This is no small achievement and I am hugely grateful to everyone involved.

NHS Test and Trace will not succeed on its own – we all need to play our part. This is why we are working hand-in-hand with communities and local authorities across the country to tailor support at a local level, and respond quickly to local needs. And we will be constantly developing and improving as we go. Together we can help contain the virus, stop it spreading further and ultimately save lives.

The government has also today expanded testing availability for children aged under 5, to help support the phased opening of schools and childcare settings in England from 1 June. From tomorrow, all symptomatic individuals in England will be able to access a test if they need one, with all symptomatic individuals in Wales able to book tests from Saturday.

Anyone with a new, continuous cough, a high temperature or a change in their sense of smell or taste is asked to immediately report these symptoms and book a test at [nhs.uk/coronavirus](https://www.nhs.uk/coronavirus).

A package of £300 million of new funding has been made available to local authorities to work with NHS Test and Trace to develop local outbreak control plans, building on the work already done so far to respond to coronavirus. Their plans will focus on identifying and containing potential outbreaks in places such as workplaces, housing complexes, care homes and schools, ensuring testing capacity is deployed effectively and helping the most vulnerable in self-isolation access essential services in their area. A new Local Government Advisory Board has also been established to support this work.

Professor John Newton, National Coordinator of Test and Trace, said:

At this critical point in the nation's response to coronavirus we are launching a service that will enable us to emerge more safely from lockdown. To control the virus we still need to continue with social distancing and good hygiene, but we also now have a comprehensive test and trace service to stop new cases spreading. This approach will allow us to gradually return to more normal personal, social and economic lives while recognising that we have to stay alert and respond rapidly to any advice from the new service.

Work continues on the NHS COVID-19 app following a successful rollout on the Isle of Wight. There has been a positive reception to the test and trace system on the island with over 52,000 downloads in the first week.

The app, which will form a part of the NHS Test and Trace service, is due to be launched in the coming weeks once contact tracing is up and running. It will significantly extend the speed and reach of contact tracing, by helping to identify those who you may not know, such as someone sitting next to you on public transport. The app will also give powerful insights into the spread of the virus and how to contain it.

The new service applies to England only, but we continue to work with Scotland, Wales and Northern Ireland to make sure we have systems that are coordinated across the UK.

How NHS Test and Trace works for someone with coronavirus symptoms

1. isolate: As soon as you experience coronavirus symptoms, you should self-isolate for at least 7 days. Anyone else in your household should self-isolate for 14 days from when you started having symptoms.
2. test: You should order a coronavirus test immediately at [nhs.uk/coronavirus](https://www.nhs.uk/coronavirus) or call 119 if you have no internet access.
3. results: If your test is positive you must complete the remainder of your 7-day self-isolation. Anyone in your household should also complete self-isolation for 14 days from when you started having symptoms. If your test is negative, you and other household members no longer need to isolate.
4. share contacts: If you test positive for coronavirus, the NHS Test and Trace service will send you a text or email alert or call you within 24 hours with instructions of how to share details of people you have been in close, recent contact with and places you have visited. It is important that you respond as soon as possible so that we can give appropriate advice to those who need it. You will be asked to do this online via a secure website or you will be called by one of our NHS contact tracers.

How NHS Test and Trace works for those contacted if you have been in close contact with someone who has tested positive for

coronavirus

1. alert: You will be alerted by the NHS Test and Trace service if you have been in close contact with someone who has tested positive for coronavirus. The alert will come either by text or email and you'll need to log on to the NHS Test and Trace website, which is the easiest way for you and the service to communicate with each other – but, if not, a trained call handler will talk you through what you need to do. Under 18's will get a phone call and a parent or guardian will be asked to give permission for the call to continue.
2. isolate: You will be asked to begin self-isolation for up to 14 days, depending on when you last came into contact with the person who has tested positive. It's really important to do this even if you don't feel unwell, because it can take up to 14 days for the symptoms to develop. This will be crucial to avoid you unknowingly spreading the virus to others. Your household doesn't need to self-isolate with you, but they must take extra care to follow the guidance on social distancing and washing your hands.
3. test if needed: If you develop symptoms of coronavirus, other members of your household should self-isolate at home and you should book a coronavirus test at [\[nhs.uk/coronavirus\]\(https://www.nhs.uk/conditions/coronavirus-covid-19/\)](https://www.nhs.uk/conditions/coronavirus-covid-19/) or call 119 if you have no internet access. If your test is positive you must continue to stay at home for 7 days. If your test is negative, you must still complete your 14 day self-isolation period because the virus may not be detectable yet.