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COMPETITION APPEAL TRIBUNAL CASE NO 1266/7/7/16

# You may be eligible to receive money from a £200 million legal settlement

## Payments of £45 could be available with a simple online claim

*THIS IS A LEGAL NOTICE PRODUCED PURSUANT TO RULE 94(13) OF THE  
COMPETITION APPEAL TRIBUNAL RULES 2015*

- The £200 million settlement resolves a claim on behalf of UK residents who purchased goods and/or services before 2008 from businesses selling in the UK that accepted Mastercard cards. The claim alleged that they paid higher prices as a result of Mastercard’s conduct (the “**Settlement**”). Mastercard has agreed this settlement, without any admission of liability.
- The purpose of this notice is to provide you with information about the terms of the Settlement, and how to file a simple claim to receive a share of the settlement sum. The notice is published at the direction of the UK Competition Appeal Tribunal (the “**Tribunal**”) and relates to the proceedings brought by Walter Hugh Merricks CBE (the “**Class Representative**”) against Mastercard Incorporated, Mastercard International Incorporated and Mastercard Europe S.A. (formerly, Mastercard Europe S.P.R.L.) (together, “**Mastercard**”) (the “**Proceedings**”).
- On [DATE] February 2025, the Tribunal made an order (the “**Collective Settlement Approval Order**”) approving the Settlement. The Collective Settlement Approval Order can be found online at [www.mastercardconsumerclaim.co.uk](http://www.mastercardconsumerclaim.co.uk) and is annexed to this notice.
- You are eligible to receive a share of the £200 million and referred to as a “**Represented Person**” if you satisfy either of the following:
  1. you were resident in the UK on 6 September 2016 and:
    - i. resided in:
      - a. Scotland for a continuous period of at least of at least 3 months between 22 May 1992 and 21 June 2008; or
      - b. England, Wales or Northern Ireland for a continuous period of at least 3 months between 20 June 1997 and 21 June 2008; and
    - ii. purchased goods and/or services from businesses in the UK that accepted Mastercard credit cards during the period between 22 May 1992 and 21 June 2010 (if resident in Scotland) or 20 June 1997 and 21 June 2010 (if resident elsewhere in the UK); and
    - iii. were aged 16 years or over; and
    - iv. previously did not opt-out of the Proceedings between December 2022 and March 2023; OR
  2. individuals who were not resident in the UK on 6 September 2016 and:

- i. otherwise satisfy the criteria set out at (i) to (iii) above; and
  - ii. previously opted-in to the Proceedings between December 2022 to March 2023; OR
- 3. persons that are a personal / authorised representative of the estate of any individual that satisfies either of the criteria set out at (1) or (2) above and was alive on 6 September 2016, but subsequently died.<sup>1</sup>
- Go to [www.mastercardconsumerclaim.co.uk](http://www.mastercardconsumerclaim.co.uk) to file an easy online claim. The deadline to file is [DATE THREE MONTHS AFTER CSAO NOTICE IS PUBLISHED] 2025.
- The amount of your payment will depend on how many total valid claims are received. Based on the anticipated level of participation by Represented Persons, the payment distributed to each Represented Person could be £45.<sup>2</sup>

**This Notice may affect your rights. Please read it carefully.**

Your Legal Rights and Options		Deadline
<b>SUBMIT A CLAIM</b>	<p>The only way to get a payment is to submit a timely and valid claim form.</p> <p>If you were not resident in the UK on 6 September 2016 and previously opted into the Proceedings, you will need to opt into the Settlement when you make your claim.</p>	[DATE] 2025
<b>OPT OUT OF THE SETTLEMENT</b>	<p>Get no payment. You will not be able to file your own separate claim against Mastercard in respect of the claims that were brought in these Proceedings because the limitation period has now expired.</p>	[DATE] 2025
<b>DO NOTHING</b>	<p>Get no payment. Give up your legal rights as the Settlement releases Mastercard from the claims raised in the Proceedings.</p>	

### THE SETTLEMENT

- The terms of the Settlement can be viewed online at [www.mastercardconsumerclaim.co.uk](http://www.mastercardconsumerclaim.co.uk).
- The key terms of the Settlement are as follows:
  - **Settlement Sum:** Mastercard has agreed to pay £200 million in full and final settlement of the Proceedings (the “Settlement Sum”). At least £100 million will be made available to Represented Persons and at least some of the remaining £100 million will be used to pay the litigation funder that enabled the Proceedings to be pursued.
  - **Timing of the payment:** Mastercard will pay the Settlement Sum to the Class Representative by [INSERT DATE 28 DAYS FROM DATE OF CSAO].
  - **Distribution:** The Settlement Sum will be held in escrow, and once the Collective Settlement Approval Order is final and not subject to appeal, the Settlement Sum

<sup>1</sup> Individuals who died prior to 6 September 2016 are not included within the claim.

<sup>2</sup> [If the participation rate is lower than anticipated, then the amount each Represented Person will receive could rise to a maximum of £70.]OR[The maximum payment you can expect is £45.] However, depending on the number of Represented Persons who seek to participate in the distribution, the amount each would receive could reduce to as low as £4.50.

will be distributed as further explained below.

- Distribution of the Settlement Sum will be made in accordance with the Class Representative's notice and distribution plan, as approved in the Tribunal's Collective Settlement Approval Order. A copy of the approved plan will be available at [www.mastercardconsumerclaim.co.uk](http://www.mastercardconsumerclaim.co.uk), along with other information about the claim.

### OPTING OUT OF THE SETTLEMENT

- The Settlement binds all Represented Persons who lived in the United Kingdom on 6 September 2016 unless they choose to opt out of the Settlement.
- If you opt out of the Settlement, you will not be bound by its terms and will not be eligible to submit a claim for your share of the Settlement Sum. You will also not be able to obtain any money by commencing an individual claim against Mastercard for the same or similar conduct as the Settlement releases Mastercard from the underlying claims, and in any event, the time limit for doing so has expired.
- If you would like to opt out of the Settlement, you must do so by [OPT-OUT DATE]. You can opt out by completing an opt-out form that is found at [www.mastercardconsumerclaim.co.uk](http://www.mastercardconsumerclaim.co.uk), and can be posted or emailed to Mastercard Consumer Claim, P.O. Box 1435, Sunderland, SR5 9UD or emailed to [info@MastercardConsumerClaim.co.uk](mailto:info@MastercardConsumerClaim.co.uk).
- You do not have to give a reason for opting out of the Settlement, but do need to provide your full name, postal and email addresses and telephone number.

### OPTING INTO THE SETTLEMENT

- If you are a Represented Person as defined above but did not live in the United Kingdom on 6 September 2016, you can choose to be bound by the Settlement by opting in to the Settlement. If you opt in to the Settlement, you will be eligible to submit a claim for your share of the Settlement Sum.
- **You need to opt in to the Settlement even though you previously opted in to the Proceedings between December 2022 to March 2023, otherwise you will not be eligible to receive a payment.**
- If you would like to opt in to the Settlement, you must do so by [OPT-IN DATE]. You can opt in and make a claim for your share of the Settlement Sum by completing an opt-in form that is found at [www.mastercardconsumerclaim.co.uk](http://www.mastercardconsumerclaim.co.uk). The opt-in form can also be posted to Mastercard Consumer Claim, P.O. Box 1435, Sunderland, SR5 9UD or emailed to [info@MastercardConsumerClaim.co.uk](mailto:info@MastercardConsumerClaim.co.uk) or you can opt in at the same time as completing the online claim form.

### HOW TO MAKE A CLAIM

- If you met the conditions to be a Represented Person, and have not opted out of the Settlement, or have opted in to the Settlement, you can make a claim for a share of the Settlement Sum at [www.mastercardconsumerclaim.co.uk](http://www.mastercardconsumerclaim.co.uk). Represented Persons that need to opt in to the Settlement can make a claim for a share of the Settlement Sum at the same time as opting -in.
- You do not need to submit any proof of purchases made in the United Kingdom, only an attestation of your entitlement to a share of the £200 million as well as your name, date of birth, postal and email addresses, telephone number, banking information and confirmation

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that your residency meets the requirements to be a Represented Person. Full details of the information that is required to participate in the distribution and receive a share of the Settlement Sum are set out at [www.mastercardconsumerclaim.co.uk](http://www.mastercardconsumerclaim.co.uk).

- If an individual falls within the definition of Represented Persons but is deceased or lacks mental capacity, a personal representative (or someone who self-certifies that they are entitled to be the personal representative) is able to submit a claim on behalf of the Represented Person at [www.mastercardconsumerclaim.co.uk](http://www.mastercardconsumerclaim.co.uk).
- You must make a claim before the deadline of [DATE THREE MONTHS AFTER THE NOTICE IS PUBLISHED] 2025. Following this date, there will be a verification process over all claims that have been made, which will last around 6 weeks. After which, payment will be made to all Represented Persons that made a valid claim within a further 6 weeks. This will likely occur in or around [INSERT] 2025.

#### **MORE INFORMATION**

- If you have questions about making a claim, opting in or out, or the Settlement more generally, you can contact the Class Representative by email at [info@MastercardConsumerClaim.co.uk](mailto:info@MastercardConsumerClaim.co.uk) or post at Mastercard Consumer Claim, P.O. Box 1435, Sunderland, SR5 9UD.

**[PLACEHOLDER FOR THE COLLECTIVE SETTLEMENT APPROVAL ORDER]**