

Parties who submitted evidence

1. Banks and associated bodies

Bank of Ireland
Bank of Scotland*
Barclays Bank PLC*
Beneficial Bank PLC
The Chase Manhattan Bank NA
Co-operative Bank plc*
Robert Fleming & Co Ltd*
Girobank plc*
C Hoare & Co
The Joint Credit Card Company Ltd*
Lloyds Bank Plc*
Midland Bank plc*
National Australia Finance (UK) Ltd
National Westminster Bank PLC*
The Royal Bank of Scotland Group plc*
Standard Chartered Bank
TSB Group plc*
Yorkshire Bank PLC

2. Building societies and associated bodies

Abbey National Building Society
The Building Societies Association
Building Societies' Commission
The Chartered Building Societies Institute
Halifax Building Society
Leeds Permanent Building Society
National & Provincial Building Society
Nationwide Anglia Building Society
Town & Country Building Society

3. International payments organisations

Eurocard International SA
MasterCard International
Visa International Service Association*

4. Trade associations, chambers of commerce and trade, trades unions and other bodies

The Association of British Chambers of Commerce*
The Association of British Travel Agents
Banking Insurance and Finance Union*
The Booksellers Association of Great Britain and Ireland
British Franchise Association
British Hotels, Restaurants and Caterers Association
Drapers Chamber of Trade*
The Forum of Private Business*
Institute of Credit Management Ltd
International Airline Passengers Association
Local Authorities Co-ordinating Body on Trading Standards
The National Chamber of Trade*
Petrol Retailers Association*
The Retail Consortium*
The Trades Union Congress

5. **Store groups**
The Co-operative Union*
The John Lewis Partnership*
Tesco PLC*
J Sainsbury plc
and other traders

6. **Oil companies**
Amoco (UK) Ltd
BP Oil Ltd*
Burmah-Castrol (UK) Ltd
Esso Petroleum Co Ltd*
Mobil Oil Co Ltd*
Petrofina (UK) Ltd
Shell UK Ltd*
Texaco Ltd*
Total Oil Great Britain Ltd

7. **Consumer bodies**
Consumers' Association*
National Consumer Council*

8. **Charge card issuers**
American Express*
Diners Club*

9. Mr Anthony Nelson MP
Mr J L Old, Senior Lecturer in Economics at Coventry Polytechnic
and members of the public

*Also gave oral evidence.