

APPENDIX 9.1
(referred to in paragraphs 9.40, 9.41 and 9.110)

List of complex monopolists identified

This list has been compiled on the basis of information provided by lenders as set out in Appendices 4.6 and 4.7 together with additional information provided by the seven largest lenders.

| <i>Lenders</i> | <i>Practices</i> | | | |
|---|------------------|----------|----------|----------|
| | <i>a</i> | <i>c</i> | <i>d</i> | <i>e</i> |
| Abbey National plc | ✓ | ✓ | ✓ | - |
| AIB Bank | ✓ | ✓ | ✓ | - |
| Allchurches Mortgage Company Ltd | - | ✓ | ✓ | - |
| Alliance & Leicester Building Society | ✓ | ✓ | ✓ | ✓ |
| Allied Dunbar Mortgages Ltd | - | ✓ | ✓ | ✓ |
| Associates Capital Corporation Ltd | ✓ | - | ✓ | ✓ |
| Bank of Ireland Home Mortgages Ltd | ✓ | ✓ | ✓ | - |
| Bank of Scotland: | | | | |
| Branches | - | - | - | - |
| Centrebank | - | ✓ | ✓ | ✓ |
| Banque Paribas (London Branch) | ✓ | ✓ | ✓ | - |
| Barclays Bank plc | ✓ | ✓ | ✓ | - |
| Barnsley Building Society | - | ✓ | ✓ | ✓ |
| Bath Investment & Building Society | - | ✓ | ✓ | - |
| Beverley Building Society | - | ✓ | ✓ | - |
| Birmingham Midshires Building Society | ✓ | ✓ | ✓ | - |
| BNP Mortgages Ltd | ✓ | ✓ | ✓ | - |
| Bradford & Bingley Building Society | ✓ | ✓ | ✓ | - |
| Bristol & West Building Society | ✓ | ✓ | ✓ | ✓ |
| Britannia Building Society | ✓ | ✓ | ✓ | - |
| Buckinghamshire Building Society | ✓ | ✓ | ✓ | - |
| Cambridge Building Society | ✓ | ✓ | ✓ | - |
| Capital Homes Loans Ltd | ✓ | ✓ | ✓ | ✓ |
| Chelsea Building Society | ✓ | ✓ | ✓ | ✓ |
| Cheltenham & Gloucester Building Society | ✓ | ✓ | ✓ | - |
| Chesham Building Society | - | ✓ | ✓ | - |
| Cheshire Building Society | ✓ | ✓ | ✓ | ✓ |
| Chorley & District Building Society, The | ✓ | ✓ | ✓ | ✓ |
| Citibank Trust Ltd | ✓ | ✓ | ✓ | - |
| City & Metropolitan Building Society | ✓ | ✓ | ✓ | - |
| Clay Cross Benefit Building Society | ✓ | ✓ | ✓ | ✓ |
| Colonial Mutual Life Assurance Society Ltd, The | - | ✓ | ✓ | - |
| Confederation Bank Ltd | ✓ | ✓ | ✓ | - |
| Co-operative Insurance Society Ltd | ✓ | ✓ | ✓ | - |
| Coutts Finance Co | ✓ | ✓ | ✓ | - |
| Coventry Building Society | - | ✓ | ✓ | ✓ |
| Credit Agricole Personal Finance plc | ✓ | ✓ | ✓ | - |
| Credit Lyonnais | ✓ | ✓ | ✓ | ✓ |
| Cumberland Building Society | - | ✓ | ✓ | - |
| Darlington Building Society | - | ✓ | ✓ | - |
| Derbyshire Building Society | ✓ | ✓ | ✓ | - |
| Dudley Building Society | - | ✓ | ✓ | - |
| Dunfermline Building Society | ✓ | ✓ | ✓ | - |
| Ecology Building Society, The | ✓ | ✓ | ✓ | - |
| First National Bank plc | - | ✓ | ✓ | - |
| Framework Homeloans Ltd | ✓ | ✓ | ✓ | - |

| | <i>Lenders</i> | | <i>Practices</i> | | |
|--|----------------|----------|------------------|----------|----------|
| | <i>a</i> | <i>c</i> | <i>d</i> | <i>e</i> | |
| Furness Building Society | - | ✓ | ✓ | - | |
| Gainsborough Building Society | - | ✓ | ✓ | - | |
| Greenwich Building Society | ✓ | ✓ | ✓ | - | |
| Halifax Building Society | ✓ | ✓ | ✓ | - | |
| Hanley Economic Building Society | ✓ | ✓ | ✓ | - | -Harpden |
| Building Society | ✓ | ✓ | ✓ | - | |
| HFC Bank plc | ✓ | ✓ | ✓ | - | |
| Hinckley & Rugby Building Society | - | ✓ | ✓ | ✓ | |
| Holmesdale Building Society | ✓ | ✓ | ✓ | - | |
| Household Mortgage Corporation plc | ✓ | ✓ | ✓ | ✓ | |
| Ilkeston Permanent Building Society | ✓ | ✓ | ✓ | ✓ | |
| Ipswich Building Society | ✓ | ✓ | ✓ | ✓ | |
| Irish Permanent Building Society | ✓ | ✓ | ✓ | - | |
| Kent Reliance Building Society | ✓ | ✓ | ✓ | ✓ | |
| Kleinwort Benson Private Bank | ✓ | ✓ | ✓ | - | |
| Lambeth Building Society | - | ✓ | ✓ | - | |
| Leeds & Holbeck Building Society | - | ✓ | ✓ | - | |
| Leeds Permanent Building Society | ✓ | ✓ | ✓ | - | |
| Leek United Building Society | - | ✓ | ✓ | ✓ | |
| Legal & General Mortgage Services Ltd | ✓ | ✓ | ✓ | - | |
| Lloyds Bank plc | - | ✓ | ✓ | - | |
| Lloyds Bowmaker Finance Ltd | ✓ | - | ✓ | - | |
| London & Manchester (Mortgages) Ltd | ✓ | ✓ | ✓ | - | |
| Londonderry Provident Building Society | - | ✓ | ✓ | ✓ | |
| Loughborough Building Society | - | ✓ | ✓ | ✓ | |
| Manchester Building Society | ✓ | ✓ | ✓ | - | |
| Mansfield Building Society, The | - | ✓ | ✓ | - | |
| Market Harborough Building Society | - | ✓ | - | ✓ | |
| Marsden Building Society | ✓ | ✓ | ✓ | ✓ | |
| Melton Mowbray Building Society | ✓ | ✓ | ✓ | ✓ | |
| Mercantile Building Society | ✓ | ✓ | ✓ | - | |
| Midland Bank plc | - | ✓ | - | - | |
| Monmouthshire Building Society | - | ✓ | ✓ | ✓ | |
| Mortgage Business plc, The | ✓ | ✓ | ✓ | ✓ | |
| Mortgage Corporation Group Ltd, The | ✓ | ✓ | ✓ | - | |
| Mortgage Services Ltd | ✓ | ✓ | ✓ | - | |
| Mortgage Trust Ltd | ✓ | ✓ | ✓ | - | |
| National & Provincial Building Society | ✓ | ✓ | ✓ | - | |
| National Counties Building Society | ✓ | ✓ | ✓ | - | |
| National Home Loans Corporation plc, The | ✓ | ✓ | ✓ | - | |
| National Mutual Life Assurance Society | ✓ | ✓ | ✓ | - | |
| National Westminster Bank plc | ✓ | - | ✓ | - | |
| Nationwide Building Society | ✓ | ✓ | ✓ | ✓ | |
| Newbury Building Society | ✓ | ✓ | ✓ | - | |
| Newcastle Building Society | ✓ | ✓ | ✓ | - | |
| North of England Building Society | - | ✓ | ✓ | - | |
| Northern Rock Building Society | ✓ | ✓ | ✓ | - | |
| Norwich & Peterborough Building Society | ✓ | ✓ | ✓ | - | |
| Nottingham Building Society | ✓ | ✓ | ✓ | ✓ | |
| Nottingham Imperial Building Society | ✓ | ✓ | ✓ | ✓ | |
| Penrith Building Society | ✓ | - | - | - | |
| Portman Building Society | ✓ | ✓ | ✓ | - | |
| Principality Building Society | ✓ | ✓ | ✓ | ✓ | |
| Progressive Building Society | ✓ | ✓ | ✓ | ✓ | |
| Royal Bank of Scotland plc, The | ✓ | ✓ | ✓ | - | |

| | ✓ | ✓ | ✓ | - |
|---|----------------|----------|------------------|----------|
| | <i>Lenders</i> | | <i>Practices</i> | |
| | <i>a</i> | <i>c</i> | <i>d</i> | <i>e</i> |
| Royal London Homebuy Ltd | ✓ | ✓ | ✓ | - |
| Saffron Walden Herts & Essex Building Society | ✓ | ✓ | ✓ | - |
| Scarborough Building Society | - | ✓ | ✓ | - |
| Scottish Building Society | - | ✓ | ✓ | - |
| Shephed Building Society | - | ✓ | ✓ | - |
| Skipton Building Society | ✓ | ✓ | ✓ | ✓ |
| Stafford Railway Building Society, The | - | ✓ | ✓ | - |
| Staffordshire Building Society | - | ✓ | ✓ | - |
| Standard Building Society, The | ✓ | ✓ | ✓ | ✓ |
| Stroud & Swindon Building Society | ✓ | ✓ | ✓ | - |
| Sun Life Assurance Society plc | ✓ | ✓ | ✓ | ✓ |
| Sun Life of Canada Home Loans Ltd | ✓ | ✓ | ✓ | ✓ |
| Swansea Building Society | - | ✓ | ✓ | ✓ |
| Teachers' Building Society | - | ✓ | ✓ | - |
| Tipton & Coseley Building Society | ✓ | - | - | - |
| TSB Bank plc | ✓ | - | - | - |
| Tynemouth Building Society | - | ✓ | ✓ | ✓ |
| UCB Home Loans Corporation Ltd | ✓ | ✓ | ✓ | - |
| Ulster Bank Ltd | ✓ | ✓ | ✓ | - |
| United Bank of Kuwait plc, The | ✓ | ✓ | ✓ | - |
| United Friendly Insurance plc | ✓ | ✓ | ✓ | - |
| Universal Building Society | ✓ | ✓ | ✓ | - |
| Vernon Building Society | - | ✓ | ✓ | - |
| Wesleyan Home Loans Ltd | - | ✓ | ✓ | - |
| West Bromwich Building Society | ✓ | ✓ | - | ✓ |
| West Cumbria Building Society | - | ✓ | ✓ | - |
| Western Trust & Savings Ltd | ✓ | ✓ | ✓ | ✓ |
| Woolwich Building Society | ✓ | ✓ | ✓ | ✓ |
| Yorkshire Bank Home Loans Ltd | - | ✓ | - | - |
| Yorkshire Building Society | ✓ | ✓ | ✓ | - |

Key:

✓ indicates that the lender engages in the practice specified.

a = refusing to accept valuations by any competent valuer;

c = requiring the prospective borrower to pay a set fee for the valuation based on a national scale established by the lender;

d = paying external valuers a set fee based on a national scale established by the lender;

e = requiring borrowers to pay fees in connection with valuation services which do not separately identify any administrative charges levied in connection with or incorporated in the fee.

Notes:

1. Practice *b* was removed during the course of the inquiry-see paragraph 9.35.

2. Practices *c* and *d* interpret national scales as those applied by lenders to mortgage transactions within their normal area of operation-see paragraph 9.37.