



Case Nos UT-2026-000045
UT-2026-000046
UT-2026-000047
UT-2026-000048

**IN THE UPPER TRIBUNAL
TAX AND CHANCERY CHAMBER**

**Before Mr Justice Thompsell and Upper Tribunal Judge Cannan
Sitting on 29 June 2026**

B E T W E E N

- (1) CA AUTO FINANCE UK LIMITED
(2) CONSUMER VOICE LIMITED
(3) MERCEDES-BENZ FINANCIAL SERVICES UK LIMITED
(4) VOLKSWAGEN FINANCIAL SERVICES (UK) LIMITED**

Applicants

-and-

THE FINANCIAL CONDUCT AUTHORITY

Respondent

-and-

THE FINANCE & LEASING ASSOCIATION

Non-Party Applicant

DIRECTION

UPON considering the application by the Finance & Leasing Association (the “FLA”) by Application Notice dated 20 May 2026 for disclosure of the application (together with supporting documents) made by Consumer Voice (“CV”) to challenge the Financial Conduct Authority’s Motor Finance Consumer Redress Schemes (the “CV Application”)

AND UPON hearing from Leading Counsel for CV, Leading Counsel for the FCA, and Counsel for the FLA at the Case Management Hearing (“CMH”)

AND UPON CV having provided to the FLA copies of its Statement of Facts and Grounds and skeleton argument for the CMH

IT IS DIRECTED THAT:

1. There shall be no restriction on the FLA's use of CV's Statement of Facts and Grounds and skeleton argument for the CMH.
2. By 5 p.m. on 2 July 2026, CV shall serve on the FLA copies of the witness statements, expert evidence and exhibits filed by CV in support of the CV Application.
3. Until further direction, the documents served by CV under paragraph 2 above may be disclosed by the FLA only to the FLA's board of directors, in their capacity as such, the FLA's internal and external legal advisors, and/or the FLA's internal economic advisers.
4. The FLA shall take reasonable steps to ensure that any person to whom documents are disclosed under paragraph 3 above is informed of the terms of this Direction before receiving them.
5. If the FLA seeks permission to disclose any of the documents provided under paragraph 2 above, or their contents, to any other person, the FLA shall first write to CV, identifying the proposed recipients, the reason for disclosure, and the confidentiality provisions proposed. If not agreed by CV, the FLA shall make an application to the Tribunal on notice to CV.
6. No order as to costs.

**Mr Justice Thompsell
Upper Tribunal Judge Cannan**

Release date: 2 July 2026