



Members' Charter

Prepared for: **The members of CACI's Retail Finance Benchmarking services**
Prepared by: **Paul Kenny**
Date issued: **July 2019**

Document Control

This section details document control in terms of its distribution, configuration management, amendment history and authorisation.

Amendment History

Version	Author & Owner	Date	Changes
1	Paul Kenny	7 October 2010	Charter created
2	Paul Kenny	22 February 2011	Revised CACI Ltd and CACI Inc results
3	Paul Kenny	6 February 2015	Deletion of reference to Discussion Forums, and revised CACI Ltd and CACI Inc results
4	Paul Kenny	19 January 2018	Revised CACI Ltd and CACI Inc results, and addition of BTL MARS
5	Paul Kenny	2 July 2019	Revised CACI Ltd and CACI Inc stats, update to BTL MARS now being live, and replacement of 'Market Databases' with 'Retail Finance Benchmarking'.

Contact Information

Owner / Writer	Department	Telephone Number
Paul Kenny	Market Databases Group	+44 (0) 20 7605 6136

Table of Contents

1. Introduction	4
1.1. CACI’s Retail Finance Benchmarking unit.....	4
1.2. Conferences	4
2. Members’ Charter	4
2.1 Mission Statement	4
2.1. Guidelines.....	5
3. About Us	5

1. Introduction

The purpose of this document is to provide a framework for the interaction and behaviour of CACI and the members of CACI's Retail Finance Benchmarking services at conferences.

1.1. CACI's Retail Finance Benchmarking unit

CACI's Retail Finance Benchmarking unit gives retail finance providers geo-demographic insight into their own data, and a pooled, anonymised view of the rest of market. There are currently three monthly services, each with its own distinct membership:

CSDB – Current Account & Savings Database

MMDB – Mortgage Market Database

PLDB – Personal Loans Database

In addition, CACI administers four weekly reporting services:

MARS – Residential Mortgage Application Reporting Service

MARS – Buy-to-Let Mortgage Application Reporting Service

PLDB – Weekly unsecured personal loans applications, rejections and completions

Weekly Savings Flows – Gross weekly savings inflows and outflows

The above services are operated on a member-only basis, and access to the data is limited to subscribers who pay the annual fee and supply data on a regular basis. Data is not made publicly available.

1.2. Conferences

CACI hosts a series of annual conferences attended by members, CACI staff and, when applicable, external guest speakers. On occasion, attendees may also include prospective members. These are referred to as members for the purposes of Section 2.

Through its analysis of aggregated market level data, CACI will present its perspective of the market at these events to act as a stimulus to promote understanding. Each conference will comprise presentations by staff employed by CACI, members and, on occasion, third party organisations. These presentations may give rise to discussions between speakers and the audience, and among the audience.

2. Members' Charter

2.1 Mission Statement

CACI and its members will utilise these conferences to allow an open exchange of views on issues affecting the retail finance sector. Based on CACI's understanding of current business trends and customer behaviour, CACI will facilitate debate to promote improved service to customers, and industry best practice.

2.1. Guidelines

CACI will act as a moderator for all member discussions at conferences.

Members shall ensure that they comply with competition law at all times, including not exchanging commercially sensitive information at CACI's conferences.

In particular, members shall not disclose any pricing or margin information, including strategy, or agree on such information, and members shall not encourage other members to make such disclosures.

Members are encouraged to discuss industry-wide issues, such as the practical implementation of relevant regulations, but shall not seek to reach agreement or consensus on how to implement such regulations, and shall not disclose confidential details of their own implementation plans.

CACI shall not facilitate side meetings between members.

CACI shall not disclose member contact details to another member.

3. About Us

CACI Ltd was founded in 1975 in the UK and operates from 11 offices across the country.

Headquartered in London, CACI Ltd is ultimately a wholly-owned subsidiary of CACI International Inc, which is a publicly listed company on the NYSE with annual revenues of US \$4.47bn, and 22,000 employees worldwide.

CACI Ltd is registered in England & Wales. Registration No. 1649776. CACI House, Kensington Village, Avonmore Road, London, W14 8TS.