

Why join?

Unique benefits of the FLA

Improving business for our members

The FLA is:

- Protecting the marketplace by campaigning for open, competitive and fair legislation and regulation.
- Influencing Government policy in the UK and in Brussels.
- Meeting regularly with senior officials of the Bank of England, FSA, FOS, OFT, BERR and other regulatory bodies.
- Researching and publishing best industry practice.
- Keeping members informed on current issues through a regular Update newsletter, the Director General's newsletter, information e-mails, press releases and the FLA website.

Ensuring our industry's voice is heard

The FLA is:

- Giving all members a voice through its comments in broadcast interviews, and coverage in the national and local press and trade publications.
- Conducting high-quality research in support of our work.
- Providing a valuable statistical service for members on market size, trends and economic analysis.
- Commissioning in-depth research and qualitative analysis.
- Analysing and supporting benchmarking for specific consumer credit sectors.

Providing a full range of membership services

The FLA is:

- Hosting conferences and events, with top-level speakers from government and industry, on latest issues including Asset Management, Consumer Credit, Data Protection, Financial Crime, Motor Finance and Insurance events.
- Providing professional training services for the credit and asset finance sectors.
- Providing opportunities to meet fellow members through networking events including the Annual Dinner, AGM, Christmas Drinks, Summer Drinks, Golf Days, Asset Finance Division Senior Dinners and other ad hoc events.
- Operating Codes of Practice and Alternative Dispute Resolution (ADR) services.
- Providing marketing and influencing opportunities for our Associate Members through social events and sponsorship.

Membership categories

Full members include banks, merchant banks, finance house subsidiaries of banks and building societies, independent finance companies and the finance arms of manufacturers and retailers. Full members provide consumer credit and finance, instalment finance or asset finance, including leasing.

Associate members are firms across associated industries. Examples of which include lawyers, accountants, data providers, software houses and others who provide good and services to promote the asset finance and consumer credit industries.

The FLA has three Divisions

Asset Finance

Consumer Finance

Motor Finance

Members join the Division(s) which meets their business needs. The support and participation of members is essential to ensure that the FLA's submissions are well informed and contribute to the Association's influence.

The FLA has a number of groups to guide and monitor Association policy, to address the full range of issues affecting the industry as a whole or particular product(s); and to assist the staff in executing policy. These include: Accountancy Group, Compliance Forum, Credit Committee, Credit Europe Group, Direct Tax Group, General Insurance Group, Government Affairs Forum, Legal Committee, Litigation Forum, Money Laundering Group and VAT Group

Asset Finance Division



“The credit crunch has created opportunities as well as challenges for the industry. The FLA has a crucial role in explaining to policy-makers, regulators and the tax authorities the vital importance of asset finance for the UK economy. Our strong foundation of expert

knowledge puts us in an excellent position to tell the industry’s story, so that we can capitalise on the opportunities while responding effectively to the challenges.”

Richard Priestman
Chairman
Asset Finance Division

The FLA’s Asset Finance Division (AFD) members provided £28.8 billion to the business sector and UK public services in 2008, representing almost 30% of all fixed capital investment in the UK (excluding real property and own - account software).

[The AFD operates the following sector-specific member committees and groups:](#)

AFD Senior Executives Group
Structured Asset Finance Group
Risk and Fraud Group (Full members only)
Middle Market Group
Technology Group
Healthcare Forum
Local Government Forum

AFD Full members list:

Alliance & Leicester Commercial Finance plc
Angel Trains Ltd
Anglo Irish Asset Finance plc
Asset Advantage Limited
BAL Global Finance (UK) Ltd
Bank of London and The Middle East
Bank of Scotland, Corporate
Barclays Asset & Sales Finance
CHG-MERIDIAN UK Limited
CIT Group (UK) Ltd
City Leasing Ltd
Close Brothers Ltd
Clydesdale Bank Asset Finance Ltd
Co-operative Financial Services
Cranmer Lawrence & Company Ltd
CSI Leasing UK Ltd
D&D Leasing UK Ltd
Davenham Group plc
Deutsche Leasing (UK) Limited
Dresdner Kleinwort Wasserstein Leasing Ltd
Electronic and Medical Instruments Leasing Ltd
Five Arrows Leasing Group Ltd
Fortis Lease
GE Capital Solutions, Equipment Finance
Handelsbanken Finans AB, London Branch
Haydock Finance Ltd
Hitachi Capital (UK) PLC
HSBC Equipment Finance
IAF Group plc
IBJ Leasing (UK) Ltd
IBM United Kingdom Financial Services Limited
IGF Asset Finance Ltd
IKON Capital Plc
ING Lease (UK) Ltd
Investec Asset Finance plc
Iveco Capital Limited
JCB Finance Ltd
John Deere Bank S.A.
Kaupthing Singer & Friedlander Commercial Finance Ltd
Key Equipment Finance Ltd
Kingston Asset Finance
Lloyds TSB Asset Finance Division Limited
Lloyds TSB Corporate Asset Finance
Lombard North Central PLC
MAN Financial Services Plc
Neopost Finance Ltd
Pitney Bowes Finance PLC
Robveron Limited
Ruffler Bank Plc
SG Equipment Finance Ltd
Shire Leasing plc
Siemens Financial Services Ltd
Syscap Limited
Universal Leasing Ltd
Weatherbys Finance Limited
WestLB AG
Xerox Finance Ltd

AFD Associate members list:

Addleshaw Goddard LLP
Allen & Overy LLP
APAK Group Limited
Babcock & Brown Ltd
Berwin Leighton Paisner LLP
Challenge Consulting
CHP Consulting Ltd
Clyde & Co LLP
Company Watch Limited
Copernicus Limited
D&B (Dun & Bradstreet)
Denton Wilde Sapte LLP
DLA Piper UK LLP
DWF LLP
Equipax Plc
Ernst & Young
Experian Ltd
Field Solutions Limited
Freshfields Bruckhaus Deringer
GMG Asset Management UK
GoIndustry (UK) Ltd
Graydon UK Ltd
Human Inference
ICC Credit Ltd
International Decision Systems Ltd
Invigors LLP
KPMG LLP
Lease & Loan Insurance Services
Linklaters LLP
Matthew Arnold & Baldwin
McClure Naismith
Morton Fraser Solicitors
NetSol Technologies Europe Ltd
Northern Arch Ltd
Norton Rose LLP
PricewaterhouseCoopers
RecruitActive Ltd
RVI Guaranty Co. Ltd
Salans
Sector Treasury Services Ltd
Shoosmiths
Stephenson Harwood, Solicitors
The Alta Group Limited
Thomas Eggar
TWG Services Limited
Watson, Farley & Williams LLP
White Clarke Group
Woburn Consulting Group
Wragge & Co LLP

For further information on the Asset Finance Division contact:
Julian Rose, Head of Asset Finance, Email: julian.rose@fla.org.uk, Tel: 020 7420 9610

Consumer Finance Division



“The FLA has never been more important for its members than it is in the current environment. The Consumer Finance industry continues to face regulatory and legislative changes that impact our businesses. Through the FLA we have a high profile and effective lobbying and

media voice to ensure that our concerns are heard, that the changes are balanced and that unintended consequences are avoided.”

Donna Pumfrey

Chairman, Consumer Finance Division

The FLA's **Consumer Finance Division** (CFD) members provided £60.2 billion to the consumer sector in 2008, representing almost 30% of all unsecured lending in the UK. Included in this is £11.3 billion of finance provided to the motor sector.

Our Lending Code sets out standards of good practice for the finance and leasing industry. It is intended to reassure anyone who applies for finance from full members that they are doing business with reputable organisations.

The CFD operates the following sector-specific member committees and groups:

Consumer Finance Division Management Committee (Full members only)
Secured Lending Group (Full members only)
Consumer Credit Directive
Consumer Fraud Forum
Compliance Forum
Credit Committee (Full members only)
General Insurance Group
Legal Committee (Full members only)
Litigation Forum
Claims Management Committee (Full members only)
Lending Code Review Group (Full members only)

CFD Full members list:

Abbey plc
Alliance & Leicester Personal Finance Ltd
Barclays Partner Finance
Blemain Finance
Cattles plc
Central Trust
CitiFinancial Europe plc
Creation Financial Services Limited
FIRSTPLUS Financial Group PLC
GE Capital Bank Ltd
GE Money Home Finance Limited
HBoS Consumer Retail
Home Retail Group Financial Services
IKANO Financial Services
Liverpool Victoria Banking Services Limited
Lombard North Central PLC
MBNA Europe Bank Ltd
Nationwide Trust Ltd
Nemo Personal Finance Ltd
Ocean Money
Prestige Finance
Premium Credit Limited
Quickbridge (UK) Ltd
Red2Black Collections Ltd
Swift Advances plc
SWT Finance Ltd
The Paragon Group of Companies
TradePro Card Services Limited

CFD Associate members list:

Addleshaw Goddard LLP
Aktiv Kapital (UK) Ltd
Allen & Overy LLP
Arthur Cox
Assurant Solutions
Callcredit Limited
Cardif Pinnacle Insurance Management Services plc
Compucredit
Datamonitor
Direct Group Limited
Direct Legal & Collections
Ernst & Young
Eversheds LLP
Equifax Plc
Experian Ltd
Fair Isaac Services Ltd
GB Group plc
Genworth Financial
HBJ Gateley Wareing LLP
Hitachi Consulting UK
Link Financial Ltd
Lloyds TSB General Insurance Ltd
Lovells LLP
Mapfre Asistencia
McClure Naismith
MetLife Insurance Limited
Norwich Union
pancredit Systems Limited
RecruitActive Ltd
Salans
Scorex (UK) Ltd
Shoosmiths
Sterling Insurance Group Ltd
Synectics Solutions Ltd
Target Group Limited
TWG Services Limited
Wescot Credit Services Limited

For further information on the Consumer Finance Division contact:
Fiona Hoyle, Head of Consumer Finance, Email: fiona.hoyle@fla.org.uk, Tel: 020 7420 9635

Motor Finance Division



“Lenders of all types have rarely been out of the news since the economic downturn began. Access to affordable wholesale funding has been a challenge for many motor lenders and the FLA has successfully raised awareness of our concerns amongst all of the key Government

departments. Our industry’s media profile has also never been higher because of the work of the FLA. Specialist motor finance remains the most popular way to buy a car and I believe the recession should be viewed as an opportunity for providers to grow our businesses through our unique range of bespoke and competitive products. Financial crime also remains a big concern in the current climate, but the numerous FLA initiatives will help to reduce these threats. I look forward to your continued support.”

Philip Ross

Chairman, Motor Finance Division

The FLA’s **Motor Finance Division (MFD)** members provided £18.1 billion of motor finance in 2008 and financed more than 50% of all new car registrations in the UK.

Specialist Automotive Finance (SAF)

In 2007, the FLA launched a motor finance competence test as part of FLA’s Specialist Automotive Finance (SAF) campaign to help raise consumer awareness of finance sold in motor dealerships. The Competence Test will not only identify the training needs of individual staff, but help with regulation compliance and provide staff with professional recognition that is valued by consumers.

The MFD operates the following sector-specific member committees and groups:

Motor Finance Division Management Committee (Full members only)
Motor Finance Fraud Group (Full members only)
Asset Registration Working Party (Full members only)
DVLA Issues Group
Dealer Finance Group
Certificate of Title Working Party
Technical Working Group on Data Quality (Full and MARS members only)

MFD Full members list:

Advantage Finance Ltd
All In One Finance Ltd (UK Car Group Ltd)
Bank of Scotland Dealer Finance
Banque PSA Finance
Barclays Partner Finance
BMW Financial Services (GB) Limited
British Credit Trust Ltd
Carlyle Finance Ltd
Cattles plc
Close Brothers Ltd
Dunton PLC
FCE Bank plc
Fiat Auto Financial Services Ltd
First National Motor Finance
First Response Finance Ltd
Fortis Lease
GE Capital Bank Ltd
GMAC (UK) plc
Harley-Davidson Financial Services Europe Limited
Honda Finance Europe PLC
Lloyds TSB Asset Finance Division Limited
Lombard North Central plc
Mercedes-Benz Financial Services UK Ltd.
Moneyway
NIIB Group Limited
PACCAR Financial Limited
Porsche Financial Services Great Britain Ltd
RCI Financial Services Limited
Santander Consumer (UK) plc
Southern Finance Company Ltd
The Funding Corporation Limited
Toyota Financial Services (UK) PLC
Volkswagen Financial Services (UK) Ltd

MFD Associate members list:

APAK Group Limited
Anglia (UK) Ltd
Arthur Cox
BenchMark Consulting International
Blake Laphorn
British Car Auctions
Burlington Credit Limited
CAP
Chafes Solicitors
Datamonitor
Deloitte & Touche LLP
Eversheds LLP
Europol International
Fraud Screen Ltd
Genworth Financial
GMG Asset Management UK
Grant Thornton UK LLP
HBJ Gateley Wareing LLP
icenet Limited
Irwin Mitchell
Lester Aldridge LLP
Mapfre Asistencia
Manheim
Marlin Capital Europe
McClure Naismith
McManus Kearney
MetLife Insurance Limited
RecruitActive Ltd
Salans
Shoosmiths
St Andrew’s Group plc
TWG Services Limited
White Clarke Group
Woburn Consulting Group

MFD MARS (Motor Asset Registration Services) members of the FLA provide asset registration and data services to Full members.

MARS members list:

Experian Ltd
HPI Ltd

For further information on the Motor Finance Division contact:

Paul Harrison, Head of Motor Finance, Email: paul.harrison@fla.org.uk, Tel: 020 7420 9658

For SAF queries contact:

Amy Evans, Marketing & Policy Advisor, Email: amy.smith@fla.org.uk, Tel: 020 7420 9613

How to join

Full Members' Subscription (all figures for 2009)

Basic Subscription

The basic subscription is £5,956 + VAT. Which covers membership of the FLA and membership of one Division (either Asset, Consumer or Motor)

Additional Divisional Subscription

Members can join more than one Division by paying an additional fee of £2,978 + VAT per Division.

Variable Subscription

The variable subscription for each member shall be calculated on their certified net book value* for the appropriate year. The rate per £1m of net book value is £13.27 plus VAT.

Any Group member with a net book value of more than 1% of total members' net book value shall have all their net book value in excess of the 1% figure discounted.

*Please contact FLA for the definition of net book value.

Example - Company x has a net book value of £75 million.

Basic Subscription	£2,978
Asset Finance Division Membership	£2,978
Variable Subscription (75 x 13.27)	£995.25
Total	£6,951.25 (+VAT)

Small Member Discount

Where the Net Book Value is less than £20 million the member will receive a 50% reduction in their subscriptions i.e. £2,978 +VAT.

Between £20 and circa £40 million the company pays between £2,978 + VAT and £5,956 + VAT on a sliding scale.

Group Discounts

Where two or more companies from a Group of companies are in membership, discounts may apply. Contact the FLA for further details.

Please contact Janet Edwards (janet.edwards@fla.org.uk) for an estimate of your Subscription.

Associate Members' Subscription (all figures for 2009)

Basic Subscription

The basic subscription is £5,956 + VAT. Which covers membership of the FLA and membership of one Division (either Asset, Consumer or Motor).

Additional Divisional Subscription

Members can join more than one Division by paying an additional fee of £2,978 + VAT per Division.

For a summary of the FLA membership rules, please visit the membership section at www.fla.org.uk
If you would like to join the FLA, complete the relevant application form at the back of this information pack.

Membership information contact

Please contact Janet Edwards if you require any further information.

Janet Edwards, Head of Finance & Resources, T: 020 7420 9615, E: janet.edwards@fla.org.uk

Senior management team contacts



Stephen Sklaroff
Director General
T: 020 7420 9660
E: stephen.sklaroff@fla.org.uk



Janet Edwards
Head of Finance & Resources
T: 020 7420 9615
E: janet.edwards@fla.org.uk

Consumer Finance



Fiona Hoyle
Head of Consumer Finance & Anti Fraud
T: 020 7420 9635
E: fiona.hoyle@fla.org.uk

Business Finance



Julian Rose
Head of Asset Finance & Data Policy
T: 020 7420 9610
E: julian.rose@fla.org.uk

Motor Finance



Paul Harrison
Head of Motor Finance
T: 020 7420 9658
E: paul.harrison@fla.org.uk

Communications



Russell Hamblin-Boone
Head of Communications
T: 020 7420 9656
E: russell.hamblin-boone@fla.org.uk

Government Affairs



Edward Simpson
Head of Government Affairs
T: 020 7420 9654
E: edward.simpson@fla.org.uk

Research & Statistics



Geraldine Kilkelly
Head of Research & Chief Economist
T: 020 7420 9630
E: geraldine.kilkelly@fla.org.uk

To find out more,
please contact us:

The Finance & Leasing
Association
15-19 Kingsway
London WC2B 6UN

www.fla.org.uk

e info@fla.org.uk
t 020 7836 6511
f 020 7420 9600

Membership application forms

Application Form Full Membership

APPLICATION FOR FULL MEMBERSHIP

This is our application for full membership of FLA. We wish to join:

Division(s) Selection

Asset Finance

Consumer Finance

Motor Finance

Please tick as applicable

Company details

Company name: _____

Head office address: _____

Postcode: _____

Telephone: _____

Fax: _____

Web site address: _____

Company e-mail address: _____

Date of incorporation: _____

Principal activities of applicant company: _____

Immediate parent company: _____

Ultimate parent company: _____

Net book value as at latest year-end (see FLA subscription rules):

£ _____ at year end date _____

Name(s) of any subsidiary and/or associate organisation(s) wholly engaged in asset finance and/or consumer credit:

Proportion (approximate will suffice) of the group's turnover that is asset finance and/or consumer credit business:

£ _____

Financials

Group outstandings (UK only) at the latest year-end: (Date) _____

Total:	£
Installment credit:	£
First mortgages	£
Leasing	£

Regulatory Requirements/Compliance

Please list the licences you hold under the Consumer Credit Act 1974:

Licence number	_____	Category	_____
Licence number	_____	Category	_____
Licence number	_____	Category	_____
Licence number	_____	Category	_____

Is your company an authorised institution under the Banking Act 1987?

Is your company a subsidiary of an authorised institution?

Is your company supervised by the Financial Services Authority?

<u>Yes</u>	<u>No</u>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

tick as applicable

FLA Code Compliance

If your company subscribes to the Banking Code you need only answer this question for any products which are over and above those covered by the Banking Code (e.g. store cards, HP/Conditional Sale).

Does your company have procedures in place to enable it to comply with the appropriate code for all relevant products?

<u>Yes</u>	<u>No</u>
<input type="checkbox"/>	<input type="checkbox"/>

tick as applicable

If you have any queries please contact Megan Charles, Compliance Manager
(megan.charles@fla.org.uk ; 020 7420 9661)

Other Trade Associations

Do you belong to any other trade associations? If yes, please specify:

1. _____ 3. _____
2. _____ 4. _____

Contact Details

Chief Executive	Industry Statistics Contact:
Name: _____	Name: _____
Email address: _____	Direct telephone: _____
	Direct fax: _____
	Direct e-mail address: _____

Please provide contact details applicable to the Division you are applying to join, if different from Main Contact. Please note **'Main Contact: FLA Membership'** are required details

Main Contact: FLA Membership	Contact: Asset Finance Division
First name: _____	First name: _____
Surname: _____	Surname: _____
Position: _____	Position: _____
Address: _____ (if different from Company details above)	Address: _____ (if different from Company details above)
_____	_____
_____	_____
Postcode: _____	Postcode: _____
Direct telephone: _____	Direct telephone: _____
Direct fax: _____	Direct fax: _____
Direct e-mail address: _____	Direct e-mail address: _____
_____	_____

Contact: Consumer Finance Division

First name: _____

Surname: _____

Position: _____

Address: _____
(if different from
Company _____
details above) _____

Postcode: _____

Direct telephone: _____

Direct fax: _____

Direct e-mail address: _____

Contact: Motor Finance Division

First name: _____

Surname: _____

Position: _____

Address: _____
(if different
from Company _____
details above) _____

Postcode: _____

Direct telephone: _____

Direct fax: _____

Direct e-mail address: _____

Declaration

We have received an extract of FLA's Articles of Association and understand the rules applying to membership. We agree to abide by these rules and any amendments that may be made during our membership. In particular, we agree to supply to FLA all information, including statistical information that the Association may reasonably require. We have received a copy of FLA's Consumer and Business Codes of Practice and agree to apply their principles, where relevant, in accordance with Article 25 of the Articles of Association.

We enclose one copy of each of our last three reports and accounts and agree to submit a set annually to FLA.

Signature: _____

Name: _____

Position: _____

Please send completed form to:

Stephen Sklaroff
Director General
FLA
2nd Floor
Imperial House
15-19 Kingsway
London WC2B 6UN

Direct telephone: 020 7420 9660
Fax: 020 7420 9663
E-mail: director.general@fla.org.uk

**Application Form
Associate Membership**

APPLICATION FOR ASSOCIATE MEMBERSHIP

This is our application for Associate membership of FLA. We wish to join:

Division(s) Selection

Asset Finance

Consumer Finance

Motor Finance

*Please tick as applicable

Company details

Company name: _____

Head office address: _____

Postcode: _____

Telephone: _____

Fax: _____

Web site address: _____

Company e-mail address: _____

Date of incorporation: _____

Principal activities of applicant company: _____

Parent Company (where applicable): _____

Other FLA Members (please note the FLA may contact any member listed for reference purposes)

The following FLA members are included in our client list:

- | | |
|----------|-----------|
| 1. _____ | 6. _____ |
| 2. _____ | 7. _____ |
| 3. _____ | 8. _____ |
| 4. _____ | 9. _____ |
| 5. _____ | 10. _____ |

Other Trade Associations

Do you belong to any other trade associations? If yes, please specify:

1. _____ 3. _____
2. _____ 4. _____

Contact Details**Chief Executive**

Name: _____

Please provide contact details applicable to the Division you are applying to join, if different from Main Contact.

Please note 'Main Contact: FLA Membership' are required details.

Main Contact: FLA Membership

First name: _____

Surname: _____

Position: _____

Address: _____

(if different from Company details above) _____

Postcode: _____

Direct telephone: _____

Direct fax: _____

Direct e-mail address: _____

Contact: Asset Finance Division

First name: _____

Surname: _____

Position: _____

Address: _____

(if different from Company details above) _____

Postcode: _____

Direct telephone: _____

Direct fax: _____

Direct e-mail address: _____

Contact: Consumer Finance Division

First name: _____

Surname: _____

Position: _____

Address: _____

(if different from Company details above) _____

Postcode: _____

Direct telephone: _____

Direct fax: _____

Direct e-mail address: _____

Contact: Motor Finance Division

First name: _____

Surname: _____

Position: _____

Address: _____

(if different from Company details above) _____

Postcode: _____

Direct telephone: _____

Direct fax: _____

Direct e-mail address: _____

Declaration

WE HAVE RECEIVED AN EXTRACT OF FLA'S ARTICLES OF ASSOCIATION AND UNDERSTAND THE RULES APPLYING TO MEMBERSHIP. WE AGREE TO ABIDE BY THESE RULES AND ANY AMENDMENTS THAT MAY BE MADE DURING OUR MEMBERSHIP. IN PARTICULAR, WE AGREE TO SUPPLY TO FLA ALL INFORMATION, INCLUDING STATISTICAL INFORMATION THAT THE ASSOCIATION MAY REASONABLY REQUIRE.

Signature: _____

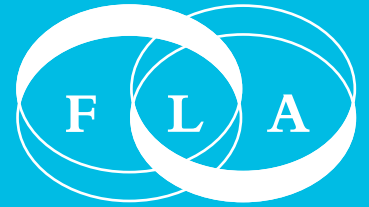
Name: _____

Position: _____

Please send this completed form to:

Stephen Sklaroff
Director General
FLA
2nd Floor
Imperial House
15-19 Kingsway
London WC2B 6UN

Direct telephone: 020 7420 9660
Fax: 020 7420 9663
E-mail: director.general@fla.org.uk



Committees and Contact Groups

FLA's Groups and Committees meet regularly as well as for breaking events calling for quick action.

We encourage members to put forward as many contacts as they want for each of the Committees and lists to ensure that key issues affecting your business are not missed.

Where possible we recommend that you or your colleagues attend the meetings and Contact Groups as it allows you to be actively involved in discussions helping shape the future of the industry.

Descriptions of each Committee and Contact Group are listed on the back of this page. The keys indicate each sector and if they are open to Full or Associate members or both.

Asset Finance

The following Committees and communication lists are open to members of the Asset Finance Division.

Asset Finance Division (AFD) Senior Executives Group

The Senior Executives Group is composed of heads of leasing from full Members of the Division (i.e. firms with a finance book). It oversees the key policy issues being addressed by the Division's other groups. It is chaired by the Chairman of the Division. Meetings are followed by dinners with speakers, to which heads of associate members of the Division are also invited.

F

Accountancy Group

Develops the industry's position on lease accounting regulation.

F A

Asset Finance Risk and Fraud Group

Develops cross-industry practices and solutions to help members to mitigate risks including fraud and insolvency.

F A

Capital Adequacy Group

Develops the industry's position on capital adequacy regulation.

F A

Direct Tax Group

Develops the industry's position on corporate tax treatment of asset finance.

F A

Healthcare Group

Develops the industry's position on the use of leasing within the NHS, and works to improve the framework under which leasing is procured by Trusts.

F A

Local Government Group

Develops the industry's position on the use of leasing by local authorities, and works to improve the framework under which leasing is procured by local authorities.

F A

Technology Group

For members writing deals in the office equipment or general technology market, typically with deals of up to £50,000.

F A

Middle Market Group

For members writing deals of approximately £50,000 to £20 million.

F A

Structured Asset Finance Group

For members writing 'big ticket' deals of £20 million upwards.

F A

Consumer Finance

The following Committees and communication lists are open to the members of the Consumer Finance Division.

Consumer Finance Division (CFD) Management Committee.

By election

Management Committee for the consumer finance division. It takes final decisions on matters of key policy and the strategy of the division. Membership by election. Director level. Meets quarterly.

F

CFD Alerts

Email list to which all "high level"/ non-committee specific information is sent. As many contacts per company as the company wishes can be added to this list.

F A

Secured Lending Group

Discusses issues relating specifically to the secured lending market. Secured Lenders only.

F

Consumer Credit Directive Working Group

Group to discuss the implementation of the Consumer Credit Directive.

F A

Motor Finance

The following Committees and communication lists are open to members of the Motor Finance Division.

Motor Finance Division Management Committee. By election

The Management Committee takes final decisions on matters of key policy and the strategy of the division. Membership is at Director and CEO level and is by election. Only Full Members of the Association can be elected to the Committee.

F

Motor Finance Division - general email list

We send all of the latest policy and regulatory news affecting the motor finance industry to members on this email list.

F A M

Motor Finance Fraud Group

This Group develops guidelines on, and helps members implement, best practice in the prevention and investigation of fraud in the motor finance sector. It is open to full members only. Representatives from ACPO Vehicle Crime Intelligence Service (AVCIS) also attend the meetings.

F

DVLA Issues Group

This Group works to improve relationships with the DVLA and considers DVLA policy matters that affect the motor finance industry.

F A M

Dealer Finance Group

The Group steers the FLA's keynote Specialist Automotive Finance (SAF). Aimed at improving consumer awareness of motor finance by increasing the professionalism and knowledge of industry staff.

F

Vehicle Registration and Asset Registration Group

This Group considers issues affecting and ways to improve, the registration of finance company assets with asset registration agencies as well as best practice on the remarketing of vehicles. Open to MARS, Asset & Motor Finance Full members.

F M

Technical Working Group on Data Quality

The Group considers technical issues related to the supply of data from finance companies to asset registration agencies.

F M

Cross Divisional

Member of any Division can join and consult with the following cross-divisional Committees.

Claims Management Committee

Examines the impact on members' businesses of proposals arising from the relevant regulators in relation to the regulation of claims management companies and solicitors. Open to full members only.

F

Compliance Committee

Primarily for staff employed in a compliance function within the company. However, those who undertake internal audit, complaint-handling, or risk roles within their companies may also benefit from the areas considered by the Group.

F A M

Credit Committee

The purpose of this committee is to consider and respond to issues relating to credit and risk.

F

Financial Crime Forum

Considers the impact of key fraud and anti-money laundering issues of importance to members across asset, motor and consumer finance.

F A M

General Insurance Group

This Group discusses general insurance matters as they affect members, with a focus on PPI, extended warranty and GAP. Open to all members. Senior insurance experts. Meets quarterly but more often if necessary.

F A M

Legal Committee

Discusses both policy and regulatory issues arising under any division from a legal perspective. Open to Full Members only. Associate members can request meeting minutes.

F

Litigation Forum

Forum for all members interested in dispute resolution, court procedures and collections work. Looks at regulatory change affecting those areas.

F A M

VAT Group

Develops the industry's position on VAT treatment of asset and motor finance.

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