

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, BIS 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, Drinks Receptions, The Golf Day, Asset Finance Division Senior Dinners, Divisional Conferences 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: Compliance Forum, Credit Committee, General Insurance Group, Government Affairs Forum, Legal Committee, Litigation Forum, Money Laundering Group, Motor Fraud Group, Tax and Accountancy Group, Technology and Business Equipment Group, VAT Committee and Vehicle Remarketing and Asset Registration Committee.

Asset Finance Division



“Members of the FLA’s Asset Finance Division fund most business leasing and hire purchase agreements in the UK. The strength of the membership allows the FLA to speak authoritatively to Government and regulators about the role of asset finance in the UK’s economic

recovery and how leasing can reduce carbon emissions. The Division helps members to mitigate their risks, protects the industry’s reputation and promotes the use of leasing in the public sector.”

George Lynn
Chairman
Asset Finance Division

The FLA’s Asset Finance Division (AFD) members contributed funding worth £19.6 billion to the business sector and UK public services in 2010, representing about 25% of all fixed capital investment in the UK.

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

AFD Senior Executives Group (Full members only)
Healthcare Committee
Operations and Technology Group
Promoting the Industry Group
Public Sector Group
Regulation and Compliance Group
Risk and Fraud
Tax and Accountancy Working Group
Technology and Business Equipment Group
VAT Committee

AFD Full members:

Aldermore
Angel Trains Ltd
Arkle Finance Ltd
Asset Advantage Limited
Azule Limited
BAL Global Finance (UK) Ltd
Bank of London and The Middle East
Bank of Scotland, Corporate
Barclays Asset & Sales Finance
Bibby Leasing Ltd
BNP Paribas Leasing Solutions
CHG-MERIDIAN UK Limited
CIT Group (UK) Ltd
Close Asset Finance Ltd
Clydesdale Bank Asset Finance Ltd
Commerzbank
Compass Business Finance Ltd
Co-operative Financial Services
Cranmer Lawrence & Company Ltd
D&D Leasing UK Ltd
Davenham Group plc
De Lage Landen
Deutsche Leasing (UK) Limited
Five Arrows Leasing Group Ltd
Fortis Lease
GE Capital Equipment Finance Ltd
Genesis Capital (Finance and Leasing) Ltd
Handelsbanken Finans AB, London Branch
Haydock Finance Ltd
Hitachi Capital (UK) PLC
HSBC Equipment Finance
IBJ Leasing (UK) Ltd
IBM United Kingdom Financial Services Limited
Ricoh Capital Limited
ING Lease (UK) Ltd
Investec Asset Finance plc
Iveco Capital Limited
JCB Finance Ltd
John Deere Bank S.A.
JSJ Finance Limited
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
Santander Asset Finance
SG Equipment Finance Ltd
Shire Leasing plc
Siemens Financial Services Ltd
Singers Corporate Asset Finance Ltd
Syscap Limited
Xerox Finance Ltd

AFD Associate members:

Addleshaw Goddard LLP
Allen & Overy LLP
APAK Group Limited
Bermans LLP
Berwin Leighton Paisner LLP
Cassiopae
Challenge Consulting
CHP Consulting Ltd
Clyde & Co LLP
Dains LLP
D&B (Dun & Bradstreet)
Deloitte & Touche LLP
De Vere & Co Services Ltd
DLA Piper UK LLP
DWF LLP
Edward Symmons LLP
Equipax Plc
Experian Ltd
Field Solutions Limited
Freshfields Bruckhaus Deringer
GMG Asset Management UK
Grant Thornton UK LLP
Hilton-Baird Financial Solutions
International Decision Systems Ltd
Invigors LLP
KPMG LLP
Lease & Loan Insurance Services
Matthew Arnold & Baldwin
McClure Naismith
Morton Fraser Solicitors
NetSol Technologies Europe Ltd
PricewaterhouseCoopers
RSM Tenon
Salans
Sector Treasury Services Ltd
Shoosmiths
SNR Denton UK LLP
Stephenson Harwood, Solicitors
Sungard
The Alta Group Limited
Thomas Eggar
TWG Services Limited
White Clarke Group
Wragge & Co LLP
Wright Hassall 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.”

Gerald Grimes

Chairman, Consumer Finance Division

The FLA's **Consumer Finance Division** (CFD) members provided more than £50 billion to the consumer sector in 2010, representing almost 30% of all unsecured lending in the UK. Within that total, FLA members provided £11.9 billion of motor finance to consumers and financed over 50% of all new private car registrations.

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)
Compliance Forum
Credit and Store Card Group (Full members only)
Credit Committee (Full members only)
Financial Crime Forum
General Insurance Group
Legal Committee (Full members only)
Litigation Forum
Claims Management Committee (Full members only)
Lending Code Review Group (Full members only)
Regulatory Reform Working Group
Secured Lending Group (Full members only)

CFD Full members:

Abbey plc
Alliance & Leicester Personal Finance Ltd
Barclays Partner Finance
Blemain Finance
Central Trust Group
CitiFinancial Europe plc
Compello Operations Limited
Creation Financial Services Limited
FIRSTPLUS Financial Group PLC
GE Money Home Finance Limited
HBoS Consumer Retail
Hitachi Capital (UK) PLC
Home Retail Group Financial Services
IKANO Financial Services
MBNA Europe Bank Ltd
Nationwide Trust Ltd
Nemo Personal Finance Ltd
Ocean Money
Prestige Finance
Premium Credit Limited
Quickbridge (UK) Ltd
Santander Cards (UK) Ltd
Santander Consumer (UK) PLC
Swift Advances plc
SWT Finance Ltd
The Paragon Group of Companies

CFD Associate members:

Addleshaw Goddard LLP
Aktiv Kapital (UK) Ltd
Allen & Overy LLP
AmTrust Europe
Arthur Cox
Assurant Solutions
Aviva
Callcredit Limited
Cardif Pinnacle Insurance Management Services plc
Datamonitor
Direct Legal & Collections
Eversheds LLP
Equifax Plc
Experian Ltd
GB Group plc
Genworth Financial
Grant Thornton
HBJ Gateley Wareing LLP
Hogan Lovells LLP
Lloyds TSB General Insurance Ltd
Mapfre Asistencia
McClure Naismith
Optima Legal
Salans
Shoosmiths
Squire, Sanders & Dempsey (UK) LLP
Sterling Insurance Group Ltd
Target Group Limited
TWG 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 £18.4 billion of motor finance in 2010. Around half of all new car registrations in the UK were financed by FLA members.

Specialist Automotive Finance (SAF)

The FLA launched SAF in 2007 to help raise consumer awareness of finance sold in motor dealerships. Dealers signing up to the scheme take a test to show that their finance knowledge is complete and up to date. In 2009 we launched SAF Approved for dealerships where all staff have passed the SAF test.

We have had great support from dealers across the UK for the scheme

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

AVCIS Steering Group (Full members Only)
Motor Asset Registration Services Forum (MARS members Only)
Motor Finance Division Management Committee (Full members by election only)
Motor Finance Fraud Group (Full members only)
Specialist Automotive Finance Steering Group (Contributing Full members only)
Vehicle Remarketing and Asset Registration Group

MFD Full members:

Advantage Finance Ltd
All In One Finance Ltd (UK Car Group Ltd)
Banque PSA Finance
Barclays Partner Finance
BMW Financial Services (GB) Limited
British Credit Trust Holdings Ltd
Carlyle Finance Ltd
Close Motor Finance Ltd
Dunton PLC
FCE Bank plc
FGA Capital UK Ltd
First National Motor Finance
First Response Finance Ltd
GMAC (UK) plc
Harley-Davidson Financial Services Europe Limited
Honda Finance Europe PLC
HSBC Equipment Finance
LeasePlan UK Limited
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
Raphaels Bank
RCI Financial Services Limited
Santander Consumer (UK) PLC
The Car Finance Company
The Funding Corporation Limited
Toyota Financial Services (UK) PLC
Volkswagen Financial Services (UK) Ltd

MFD Associate members:

4Point Financial Services Ltd
APAK Group Limited
Anglia (UK) Ltd
Arthur Cox
BenchMark Consulting International
Blake Laphorn
British Car Auctions
Burlington Credit Limited
CAP
Chafes Solicitors
Close Credit Management Ltd
Crystal Collections Ltd
Datamonitor
Deloitte & Touche LLP
Eversheds LLP
Field Solutions Limited
Genworth Financial
Grant Thornton UK LLP
HBJ Gateley Wareing LLP
icenet Limited
Lester Aldridge LLP
Mapfre Asistencia
Manheim
Marlin Capital Europe
McClure Naismith
McManus Kearney
Salans
Shoosmiths
Solmotive Group Ltd
St Andrew’s Group PLC
Target Group Limited
TWG Services Limited
White Clarke Group

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

MARS members list:

CDL Vehicle Information Services
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:

Marketing & Policy Advisor, Email: saf@fla.org.uk, Tel: 020 7420 9613

How to join

Full Members' Subscription (all figures for 2011)

Basic Subscription

The basic subscription is £6,060 + 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 £3,030 + 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 £13.50 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	£3,030
Asset Finance Division Membership	£3,030
Variable Subscription (75 x 13.50)	£1012.50
Total	£7,072.50 (+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. £3,030 +VAT.

Between £20 million and c.£40 million the company pays between £3,030 + VAT and £6,060 + 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 2011)

Basic Subscription

The basic subscription is £6,060 + 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 £3,030 + 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, Head of Finance and Resources, if you require any further information.

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