



# Training Brochure 2018



# Welcome to the FLA's training brochure for 2018

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The FLA provides a full range of courses for both member and non-member company staff, starting at introductory level – covering the required skills for new entrants to the asset, consumer and motor finance markets – and including more advanced training for those who are building their careers in the industry.

New for 2018 is our Managing Conduct Risk course, which has been introduced to help members negotiate the increasingly demanding regulatory framework within which the industry operates. Our new Asset Registration course will provide a useful reminder of what needs to be done to protect asset ownership.

We also collaborate with external bodies to offer recognised higher-level qualifications in motor finance: SAF Advanced (CertAutoFS); and asset finance: the Asset Finance Diploma (DiPAF) – both of which continue to prove extremely popular\*.

FLA courses represent excellent value for money and will help you manage your staff training budget for 2018. We hold many courses at the FLA's offices in London but they can also be delivered at locations and times of your choice, with the content tailored to the specific needs of your business.

More courses will be added to the list during the year to reflect the latest regulatory and policy developments affecting FLA members. Details of these will be found in the training schedule on our website.

I hope you find this brochure useful.

**Stephen Sklaroff**  
Director General

\*More information about SAF Advanced (CertAutoFS) and the Asset Finance Diploma (DiPAF) can be found on the London Institute of Banking & Finance website: [www.libf.ac.uk](http://www.libf.ac.uk)

# About the FLA

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The Finance & Leasing Association (FLA) is the UK's leading trade association for the asset, consumer and motor finance sectors, and the largest organisation of its type in Europe.

Our members include banks, subsidiaries of banks and building societies, the finance arms of leading retailers and manufacturing companies, and a range of independent firms.

The FLA communicates at the heart of Government on behalf of its members, briefing policy-makers and regulators to help shape policy and regulation across a wide range of industry issues. We also work with decision-makers both in the UK and internationally to help foster a business environment in which our members and their customers can thrive.

## **Why choose the FLA**

Our close relationship with Government and regulators, combined with more than twenty-five years' experience of delivering training to the UK's biggest financial organisations, means we have the expertise to devise and deliver the very highest standard of training to firms operating in the UK's credit markets.

# Contacting the FLA

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# Introduction to Consumer Credit

 2 Day Course

 Fees

FLA Member  
£850 + VAT

Non-Member  
£1,095 + VAT

 Dates

16-17 April 2018  
16-17 July 2018  
1-2 October 2018

This introductory course covers advertising, the fundamentals of documentation, key requirements of agreements, and exemptions. Delegates will also be given an overview of current legislation, including the Consumer Credit Act, the Consumer Credit Regulations, and the Financial Conduct Authority's Consumer Credit Source Book.

## By the end of the course delegates will

- Be aware of the impact of consumer credit regulation on marketing and advertising
- Understand how consumer credit agreements are structured, and the features of multiple, regulated, and exempt agreements

## Who should attend

- Individuals dealing with regulated finance agreements on a day-to-day basis
- New staff within a regulated consumer credit business
- Those seeking Approved Person status
- Compliance officers, operational managers, legal officers, or managers wanting a better understanding of consumer credit regulation

## Trainer Biography - Joanne Davis

Joanne is a leading asset finance lawyer/consultant who has over 20 years' experience in non-contentious and contentious asset finance, motor finance, leasing and consumer credit.

FLA Head of Consumer Finance says:

“This course offers a solid grounding in consumer credit regulation - vital for anyone operating in this market.”





# Understanding how the FCA regulates consumer credit

This course provides an overview of how the Financial Conduct Authority (FCA) regulates consumer credit. It will consider what “Principles Based Regulation” is, and how this is applied to regulated firms.

## By the end of the course delegates will:

- Understand the FCA's strategic and operational objectives
- Understand the FCA's approach to firm classification and risk-based supervision
- Understand the journey from interim permission to full authorisation
- Learn the main regulatory standards, requirements and expectations of firms

## Who should attend?

- Senior managers, compliance officers, legal advisers and regulatory staff responsible for the oversight of the Consumer Credit Regime in their organisation
- Any individual who is responsible for training and/or briefing internal staff on FCA requirements.

## Trainer biography – Lorraine Mousley

Lorraine has over 30 years' experience in financial services, 26 of which were gained at a major international banking group. Most recently, Lorraine has been advising firms and individuals on how to meet their regulatory responsibilities in areas such as training and competence, approved persons and retail conduct risk.

FLA Head of Consumer Finance says:

“This course sets out all the different aspects of FCA regulation.”



1 Day Course



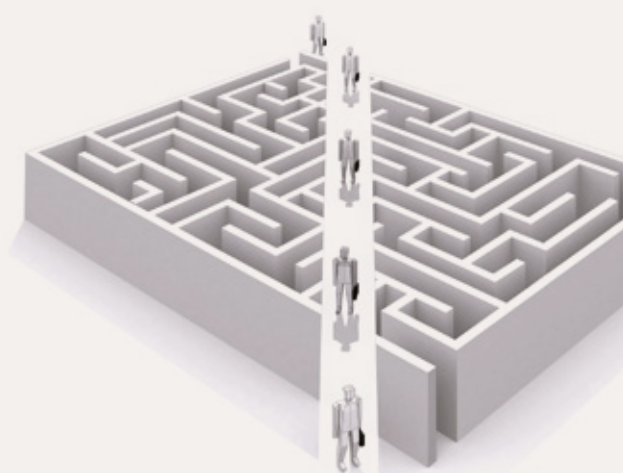
## Fees

FLA Member  
£440 + VAT  
Non-Member  
£595 + VAT





## Dates

26 February 2018  
14 September 2018



# The principles of reciprocity – How is credit data shared and accessed in the UK?

 1 Day Course

 Fees

FLA Member  
£440 + VAT

Non-Member  
£595 + VAT

 Dates

19 March 2018  
29 June 2018  
12 October 2018

## About this workshop:

Shared credit data is a key element in ensuring lenders make the most appropriate decisions and manage effectively the on-going relationship with customers. This is a comprehensive introductory course on how credit data is shared and accessed in the UK, including the key principles for sharing and accessing the data and the governance of these principles. It will also provide an overview of the developments that could impact data-sharing in the future.

## By the end of the workshop delegates will:

- Have a good understanding of the way credit data is shared and the “allowed uses”
- Gain an overview of the governance arrangements including the Steering Committee on Reciprocity (SCOR) and current areas of work
- Understand the key areas of the data sharing arrangements that specifically impact their organisation

## Who should attend?

The course will be of relevance to all those working in areas where credit data is used, such as marketing, credit risk assessment, client relationship management and collections as well as those areas responsible for ensuring regulatory and business compliance.

## Trainer biography: Neil Munroe

Neil has 35 years' experience in the financial services and credit reporting industries. He is a member of the UK Institute of Credit Management and an advisor on consumer credit matters to the Institute's Technical Advisory Committee. He has been a member of the Executive Management Committee of ACCIS, the Association of Consumer Credit Information Suppliers, since June 2007 and took over the role of President in June 2009.

FLA Head of Consumer Finance says:

This course gives you important up-to-date information regarding likely future developments in data sharing.



# The consumer credit rulebook (CONC)

## – understanding the new rules

Consumer, motor and asset finance providers need to navigate carefully through the Financial Conduct Authority's (FCA) regulatory framework (including PRIN, SYSC, GEN and DISP), and the hybrid system of regulation which applies under the Consumer Credit Act 1974 and the FCA's Consumer Credit Sourcebook (CONC).

Using practical examples, this course will familiarise delegates with the provisions of CONC.

### By the end of the course delegates will:

- Understand the main provisions of CONC
- Understand how CONC affects the processes and procedures adopted by their company
- Understand how CONC fits into the wider FCA Handbook
- Know if their firm is fully compliant with the new consumer credit rules

### Who should attend?

This course is suitable for anyone in a leadership role in a finance provider, including compliance managers, in-house legal teams and senior recoveries managers.


### Trainer biography: Russell Kelsall


Russell is a Partner in TLT LLP's Financial Services Regulation and Litigation Team. His expertise is in both contentious and non-contentious consumer credit, asset finance and sale and supply of goods and services disputes.

FLA Head of Consumer Finance says:

This one-day course provides a comprehensive overview of the new rules for consumer credit firms and how they will apply in practice.

The many regulatory requirements currently applying to this market make consumer credit a challenging area. This course explains clearly how the regulations work.

 1 Day Course

 Fees

FLA Member  
£440 + VAT


Non-Member  
£595 + VAT


 Dates

2 February 2018  
5 June 2018  
17 October 2018



# Consumer credit litigation

 1 Day Course

 Fees

FLA Member  
£440 + VAT

Non-Member  
£595 + VAT

 Dates

21 March 2018  
29 June 2018  
27 November 2018

The regulatory framework for consumer credit is highly complex and has given rise to much litigation. It includes the Consumer Credit Act 1974 (as amended by the Consumer Credit Act 2006 and the EU Consumer Credit Directive) and the Financial Conduct Authority's Consumer Credit Sourcebook - both of which provide challenges for those operating in this market.

### By the end of the course delegates will:

- Recognise whether a regulated consumer credit or hire agreement is or is not enforceable
- Understand how the courts have interpreted the unfair relationship provisions
- Appreciate what creditors must do before taking steps to terminate a regulated agreement or recover goods or land from debtors or hirers

### Who should attend?

- Those involved with the recovery of goods, land or money subject to a regulated consumer credit or hire agreement
- Collections or recovery advisers
- Compliance officers and managers, and legal officers

### Trainer biography: Russell Kelsall

Russell is a Partner in TLT LLP's Financial Services Regulation and Litigation Team. His expertise is in both contentious and non-contentious consumer credit, asset finance and sale and supply of goods and services disputes.

FLA Head of Consumer Finance says:

This one-day course provides an overview of the enforceability of consumer credit contracts and current case law in this area.



# Effective collections communications

IQ is intelligence quotient and EQ is emotional quotient. This course shows how powerful the combination of the two can be.

This course provides a clear understanding of how collection techniques have developed to ensure increased success rates and mutually beneficial solutions.

## By the end of the course delegates will:

- Understand what is meant by Emotional Intelligence
- Learn how to use new skills and techniques to really make a difference – right payment, right outcome, great customer care
- Realise that being emotionally intelligent does not mean being soft
- Discover a whole new world of communications
- Appreciate how these new conversations create win/win outcomes
- Communicate differently

## Who should attend?

The workshop is aimed at anyone working in collections and/or recoveries whose main remit is to engage with customers – this could range from managers to team leaders to actual agents.


The workshop will also be of interest to HR staff who would learn to look at new employment skill sets based on EQ rather than the traditional IQ methods.

## Trainer biography - Peter Maguire

Peter has spent more than 40 years in the collections and recoveries industry and worked in over 40 different countries. He uses anecdotal references from these experiences during his sessions, which make for interesting debate.

FLA Head of Consumer Finance says:

This course gives participants the personal toolkit needed to communicate effectively with customers in the collections and recoveries arena.



1 Day Course



Fees

FLA Member  
£440 + VAT

Non-Member  
£595 + VAT




Dates

16 March 2018  
2 July 2018  
29 October 2018



# Effective complaints handling

 1 Day Course

 Fees

FLA Member  
£440 + VAT

Non-Member  
£595 + VAT

 Dates

12 March 2018  
22 June 2018  
26 September 2018

Financial services firms regulated by the FCA (including all consumer credit providers) are subject to the Dispute Resolution Rules (DISP) for complaint handling. This course will explore regulatory expectations and best practice when dealing with disputes.

## By the end of the course delegates will:

- Have a thorough understanding of the procedures required to meet the regulatory standards for dealing with complaints
- Be able to identify techniques to deal with complaints confidently and positively
- Know how to listen effectively in order to better resolve conflict

## Who should attend?

- Staff responsible for dealing with complaints, including those matters referred to the Financial Ombudsman Service (FOS)
- Customer relations staff and anyone responsible for implementing and managing complaint handling procedures

## Trainer biography: Paul MacDermott

Paul is a highly experienced regulatory consultant. He has an impressive commercial track record across financial services operations in a range of economic cycles. He has gained an in depth knowledge of regulatory systems controls and extensive risk management experience.

FLA Head of Consumer says:

This is an invaluable course for all those responsible for complaint handling.



# Treating Customers Fairly (TCF)

The Financial Conduct Authority (FCA) expects customers' interests to be at the heart of how firms do business. TCF is one of the FCA's 11 Principles for Business and should be a core part of the culture of every financial services organisation.

This workshop uses case studies to examine the FCA's six TCF Outcomes, how they should be delivered within a firm's culture and what Management Information will be required to evidence this.

## By the end of this workshop delegates will:

- Appreciate why TCF needs to be embedded within a firm's culture and how this fits with the FCA's expectations
- Be able to assess customer outcomes
- Be aware of how the FCA will assess TCF when taking regulatory action
- Understand what Management Information is necessary to monitor the outcomes firms are achieving for customers, and identify potential risks before they happen

## Who should attend?

- Chief executive and operating officers, heads of compliance, operations, sales or audit, TCF project managers, compliance officers, and collections teams
- Anyone interested in the TCF assessment methods used by the Financial Conduct Authority (FCA)


## Trainer biography: Jonathan Young

John has a strong financial services industry knowledge and recognised expertise in corporate governance, strategy, performance and productivity improvement, regulatory change, T&C policy and sales process application.

FLA Head of Consumer says:

This one-day course will provide a practical insight into how firms can embed TCF within their organisations, as well as the management information needed to monitor the outcomes.

 1 Day Course

 Fees

FLA Member  
£440 + VAT

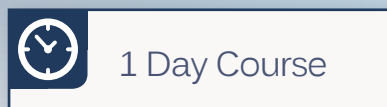
Non-Member  
£595 + VAT

 Dates

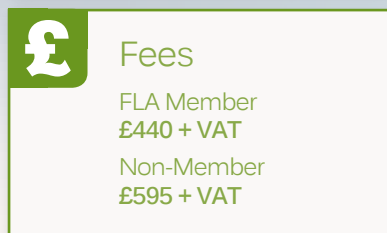
24 January 2018  
9 May 2018  
12 September 2018



# Building sustainable repayment plans for customers in default



1 Day Course



Fees

FLA Member  
£440 + VAT

Non-Member  
£595 + VAT



Dates

29 January 2018

16 May 2018

21 September 2018

Agreeing payment plans can be difficult, obtaining the required information, validating its accuracy and deciding appropriate repayments for a specific debt. To do this effectively, a positive customer relationship must be established.

This course identifies the key information required to efficiently assess different levels of income and expenditure so as to build more effective and sustainable repayment plans.

**By the end of the course delegates will:**

- Appreciate the need to build trust with customers so that more effective repayment arrangements can be put in place
- Understand the key income and expenditure criteria
- Be able to review a number of sample budgets in order to determine repayment amounts within a collections context

**Who should attend?**

- Those who complete income and expenditure budgets, especially those working with customers considered more vulnerable
- Managers charged with embedding FCA principles connected with the Common Financial Statement (CFS) in their teams or their collections strategy
- Agencies not currently employing CFS in their debt collection processes

**Trainer biography: Colin Trend**

The majority of Colin's experience comes from the independent advice sector. He is the lead tutor for both the Money Advice Trust and the Royal College of Psychiatrists' debt and mental health and vulnerability training programmes.

FLA Head of Consumer says:

This one-day course sets out how to build effective repayment plans to help customers in financial difficulty. It recognises the importance of establishing a relationship with the customer in order to get the best possible resolution for the firm and its customers.





# Vulnerability workshop

## About this workshop:

This practical workshop looks at the knowledge, skills and confidence needed when working with customers who may be vulnerable.

## By the end of the workshop delegates will:

- Understand the key factors that may impact on vulnerability
- Have knowledge of the statutory principles under the Mental Capacity Act, the mental capacity test, and which individuals may act in a legal capacity for the debtor
- Learn the five components of the TEXAS acronym as a tool for dealing with vulnerability
- Learn the four points of the Compass technique as a tool for understanding the significance of the vulnerability presented
- Discover different pathways for debtors to obtain free, independent, money advice

## Who should attend?


The training will benefit front line staff in the credit sector that come into contact with customers who may be vulnerable. Senior staff should also attend to help them shape policies in their organisation.

## Trainer biography: Colin Trend

The majority of Colin's experience comes from the independent advice sector. He is the lead tutor for both the Money Advice Trust and the Royal College of Psychiatrists' debt and mental health and vulnerability training programmes.

FLA Head of Consumer says:

Ensuring that firms assist vulnerable customers appropriately is a priority for the FCA. This course will help identify what policies and procedures are required.

 1 Day Course

 Fees

FLA Member  
£440 + VAT


Non-Member  
£595 + VAT


 Dates

23 March 2018  
4 June 2018  
2 November 2018



# Essential underwriting skills

 2 Day Course

 Fees

FLA Member  
£850 + VAT

Non-Member  
£1,095 + VAT

 Dates

21-22 February 2018  
21-22 May 2018  
10-11 September 2018

This course presents the essential skills for understanding the financial and non-financial risks in any lending proposition. Mastering the assessment of these risks is central to a successful business.

## By the end of the course delegates will:

- Know how to apply the fundamental principles of lending
- Understand the key analytical tools used in financial and non-financial risk assessment
- Be able to identify the critical indicators of business failure
- Be equipped with strategies on how to prepare and present high-quality credit submissions
- Understand the benefits of establishing a consistent methodology for assessing risk

## Who should attend?

- Those involved with the lending decision, in investment organisations, banks and finance houses
- Sales executives, account managers, credit and risk managers and credit control staff
- Asset management personnel and administration staff - at all stages of their careers – will also benefit

## Trainer biography: Paul Collis

Paul has a wealth of experience in assessing credit management and levels of investment exposure for firms of all sizes.

The FLA's Head of Consumer Finance says:

This course examines the skills that are vital in understanding the financial and non-financial risks in any lending proposition. Mastering the assessment of these risks is central to business success.



# Operational risk management

Operational Risk is defined as the risk of loss resulting from inadequate or failed internal processes, people or systems.

This is a comprehensive introductory course which deals with an essential area of non-financial risk management.

## By the end of the course delegates will:

- Have an understanding of risk analysis and monitoring
- Understand the definition of operational risk and its relationship to other areas of risk management and operations
- Be familiar with the Operational Risk Management Framework tool
- Be able to use the recommended model of risk identification and assessment and make risk control decisions
- Have an understanding of risk analysis and monitoring

## Who should attend?


- Operational risk managers
- Those in combined risk functions
- Business continuity managers, credit and market risk managers, audit managers
- Compliance managers who need to have a thorough and current understanding of the assessment methods employed by the FCA

## Trainer biography: Ariane Chapelle, PhD, MIRM

Ariane is a professional trainer with a background in risk management and internal audit for the ING Group and Lloyds Banking, as well as in academic research and independent consulting.

The FLA's Head of Consumer Finance says:

This one-day course will provide a comprehensive overview of non-financial risk management, covering risk analysis and monitoring.

 1 Day Course

 Fees

FLA Member  
£440 + VAT


Non-Member  
£595 + VAT


 Dates

18 May 2018  
19 November 2018



# Consumer law for motor finance providers

 1 Day Course

 Fees

FLA Member  
£440 + VAT

Non-Member  
£595 + VAT

 Dates

9 March 2018  
3 July 2018  
20 November 2018

This one-day course will examine in detail how legislation concerning hire purchase and conditional sale agreements defines the creditor's obligations and responsibilities towards their consumer credit customers. The course will also explain the consumer protection changes introduced under the Financial Conduct Authority's consumer credit rulebook (CONC).

#### By the end of the course delegates will:

- Understand the different types of contracts that lenders use, and their impact on lenders' obligations and the rights of consumers
- Have gained an understanding of the Financial Conduct Authority's regulatory regime for consumer credit and recovery rights of goods subject to finance
- Have examined the role of a manufacturer's warranty

#### Who should attend?

- Anyone dealing with regulated finance agreements in the motor industry
- Collections or recovery advisers, legal officers or managers wanting a better understanding of consumer law and its impact on their day-to-day work
- Experienced practitioners requiring a refresher course

#### Trainer biography: Russell Kelsall

Russell is a Partner in TLT LLP's Financial Services Regulation and Litigation Team. His expertise is in both contentious and non-contentious consumer credit, asset finance and sale and supply of goods and services disputes.

The FLA's Head of Motor Finance says:

This course has been specifically tailored to address the needs of specialist recovery departments in the motor finance industry.



# Understanding how the FCA regulates financial incentives

This course explains how the Financial Conduct Authority (FCA) expects regulated firms to manage their financial incentive arrangements for staff and third parties such as intermediaries. It considers the regulatory framework, potential sanctions, recent enforcement action by the FCA, and the key features of a compliant incentive scheme.

## By the end of the course delegates will:

- Understand how incentives can promote mis-selling
- Be able to identify what the potential risks are and how they can be managed
- Know how to design incentive arrangements which are fully compliant
- Recognise the need for monitoring and supervision of staff
- Be up-to-date with the key employment law issues relating to incentive arrangements

## Who should attend?


- Anyone involved in the design, implementation and governance of their firm's internal and/or external incentive schemes.
- This course is equally relevant to finance companies and to credit brokers, such as motor dealers.

## Trainer biographies: Simon Collins

Simon is Managing Director of the FS Regulatory Compliance Practice within Eversheds Consulting. Over the past 20 years he has been advising financial services firms on regulatory matters specialising particularly with culture, governance, systems and controls and conduct areas. Simon has experience of assisting firms with compliance and regulatory projects such as Skilled Person, past business and remediation reviews.

The FLA's Head of Motor Finance says:

This half-day course provides an overview of the FCA's expectations of firms when managing the risks that can arise for consumers from incentive schemes.

 ½ Day Course

 Fees

FLA Member  
£295 + VAT


Non-Member  
£395 + VAT


 Dates

28 February 2018  
6 July 2018  
9 November 2018



# Foundation course in asset finance

 2 Day Course

 Fees

FLA Member  
£850 + VAT

Non-Member  
£1,095 + VAT

 Dates

15-16 January 2018  
5-6 March 2018  
24-25 May 2018  
8-9 October 2018

The course provides a comprehensive overview of the significant role played by the asset finance industry in the provision of business finance, and how it is currently shaped by legal, fiscal and financial imperatives.

## By the end of the course delegates will:

- Have gained an understanding of Finance Leases, Hire Purchase and Operating Leases
- Understand the key risks involved in asset finance transactions – credit, fraud and residual risk
- Have been introduced to the fundamentals of consumer credit legislation, tax and accounting rules affecting asset finance
- Have examined the key legal documents required in an asset finance transaction

## Who should attend?

- Sales staff and sales support staff
- New entrants to the Industry

## Trainers' biographies:

### Malcolm Rogers

Malcolm worked in banking and asset finance for more than 30 years, and was head of commercial credit underwriting for several major banks.

### David Malempre

Formerly in litigation, David was Group Legal Adviser at the merchant bank Kleinwort Benson and now advises financial and other institutions as an independent legal consultant.

The FLA's Head of Asset Finance says:

This course is designed by the Industry for the Industry, and explains in clear terms the products on offer and their various benefits.



# Intermediate leasing

Designed to provide a comprehensive understanding of the leasing market (including risk, taxation, documentation, lease evaluation, risk assessment and fraud), this course follows the process of a lease from beginning to end - offering delegates a better understanding of the lessor/lessee position.

## By the end of the course delegates will:

- Have a comprehensive understanding of the impact of taxation on leasing
- Understand the documentation requirements of operating and finance leases
- Understand how a lease rental is calculated to give an acceptable net after-tax rate of return to the lessor while at the same time remaining competitive
- Have a framework for assessing the risks in a leasing transaction and an understanding of the frauds to which a lessor could be exposed
- Understand the accounting treatments applicable to operating and finance leases
- Understand how to measure the risks and rewards of operating leasing

## Who should attend?

- Tax managers
- Accountants
- Those new to tax and lease accounting functions
- Experienced industry staff and delegates who have previously attended the FLA's Foundation course in Asset Finance


## Trainers:

Malcolm Rogers	George Tonks
John Williamson	Tim Moon
David Malempre	John Bennett

The FLA's Head of Asset Finance says:

The FLA Intermediate Leasing course is used by many firms to help their employees gain an in-depth knowledge of subjects that they deal with on a day-to-day basis.

 3 Day Course

 Fees

FLA Member  
£1,320 + VAT


Non-Member  
£1,595 + VAT


 Dates

5-7 February 2018  
30 April - 2 May 2018  
9-11 July 2018  
12-14 November 2018



# Lease accounting and tax update

 1 Day Course

 Fees

FLA Member  
£440 + VAT

Non-Member  
£595 + VAT

 Dates

20 April 2018  
15 October 2018

This course offers delegates an update on recent developments in lease accounting in the light of the recently published Lease Accounting Standard, IFRS 16.

## By the end of the course delegates will:

- Understand the likely future lease accounting requirements for both lessors and lessees
- Understand the importance of tax to leasing
- Understand how capital allowances affect lease rental calculations
- Understand the difference between long funding leases and other leases
- Appreciate specific anti-avoidance provisions for leasing
- Understand the VAT principles applicable to leasing / HP and current VAT issues in the industry

## Who should attend?

- Tax managers, accountants and analysts
- Those new to the leasing industry
- Experienced managers looking for a refresher course

## Trainer biography: George Tonks

George is a partner in the specialist leasing and asset finance consultancy, Invigors EMEA LLP, where he has specific responsibility for technical leasing issues. As a chartered accountant, he has particular expertise in lease accounting, taxation and lease evaluation.

The FLA's Head of Asset Finance says:

The course is specifically designed for busy managers who need a concise update of all the key areas in this field.





# Introduction to Asset Registration

Asset Registration is a key operational activity for motor and asset finance providers, consumers, vehicle retailers, auction houses and vehicle provenance providers. This one-day course provides delegates with an overview of the asset registration environment, best practice in conducting asset registration and how asset registration links through to key business functions and regulatory responsibilities.

## By the end of the course delegates will:

- Understand the importance of asset registration to finance providers
- Understand the organisations involved in the activity of asset registration and the infrastructure and relationships that has made asset registration an effective tool.
- Be aware of the risks associated with incorrect or incomplete registration and unregistered assets.
- Learn what types of finance agreement can be registered and the best practice approaches to registering.
- Understand the importance of keeping data clean.
- Understand how asset registration is linked to the legal and regulatory landscape.

## Who should attend?

- Individuals involved in registering assets using any of the asset registration agencies' online portals on a daily basis.
- Staff that manage or assist with the supply of finance agreement data to the agencies.
- Staff that regularly use vehicle check products in their role.
- Staff that manage calls relating to finance clearance.
- Compliance, operations, credit risk, customer services and IT staff that would like to have a better understanding of asset registration and the importance of the process to their roles and businesses.

## Trainer biography - Richard Hallam

Richard has over 22 years' experience in the financial services industry, with special focus on the automotive sector for much of that time. Most recently, Richard was Head of Data & Product for the automotive business within Experian and in that role, he developed a close relationship with the FLA and its members in the motor and asset finance divisions.



1 Day Course



## Fees

FLA Member  
£440 + VAT  
Non-Member  
£595 + VAT





## Dates

13 February 2018  
8 May 2018  
6 November 2018



# FCA regulated product reviews

 ½ Day Course

 Fees

FLA Member  
£295 + VAT

Non-Member  
£395 + VAT

 Dates

23 February 2018  
18 July 2018  
19 October 2018

The FCA's main regulatory focus is now on whether firms have the right culture and the right products to deliver good outcomes for their customers. In order to satisfy this regulatory requirement it is recommended that all firms undertake regular product reviews. This course will explore the FCA's regulatory expectations and will give delegates practical guidance and enable them to undertake effective product reviews.

### By the end of the workshop delegates will:

- Understand the requirement for, and the outcomes required from, product reviews
- Appreciate the cultural, commercial, and systems issues which can inhibit effective product reviews
- Know how to undertake a product review which identifies and evaluates product risk and value
- Be aware of the risks in undertaking product reviews and the implications for firms of not undertaking them

### Who should attend?

- FCA Approved Persons and all other senior management
- Compliance and legal teams
- Anyone involved in the marketing, design, servicing or the selection of the distribution of regulated products

### Trainer biography: Malcolm Padgett

Malcolm has over 40 years' experience, both as a practicing solicitor and, now, as a consultant advising lenders, insurers, brokers and retailers on the regulation of consumer credit and insurance - Malcolm is a highly regarded speaker on these issues.

# Understanding Fraud in Asset Finance

This course examines the various types of asset finance fraud, how they work, where the asset financier is exposed and the best ways of stopping and preventing such frauds.

## By the end of the course delegates will:


- Review current trends and instances of fraud in asset finance
- Learn the details behind real fraud cases
- Share any of their own experiences of fraud with other delegates on the course and learn from the experience of their peers

## Who should attend?

The target audience is those working in the business-to-business, asset finance or motor finance sectors who wish to understand the mechanics and impact of fraud on all areas of their industry. The course is as applicable to people operating in front-end roles, such as underwriting, as it is to those concerned with risk and recovery.

## Trainer biography - Melanie Chell

Melanie has more than 16 years' experience in the finance industry and has particular expertise in dealing with fraud and injunctive relief in relation to motor vehicles and other high-value assets to include cross border and out of jurisdiction recoveries.

 1 Day Course

 Fees

FLA Member  
£440 + VAT

Non-Member  
£595 + VAT

 Dates

22 January 2018  
14 May 2018  
5 November 2018



# Other courses to be added to our training schedule in 2018 are likely to include:

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- Cyber Security
- GDPR
- Lending Code Workshop
- Managing Conduct Risk
- Senior Managers & Certification Regime

## FLA events in 2018 will include:

27 February	Annual Dinner
14 March	Half-Day Asset Finance Conference
25 April	Automotive Financial Crime Conference
15 May	AGM & Spring Drinks Reception
7 June	Financial Regulation Conference
13 June	Golf Day
26 June	Annual Asset Finance Conference
3 October	Consumer Finance Workshop
30 October	Half-Day Asset Finance Conference
7 November	Financial Crime Conference
28 November	Annual Motor Finance Convention
4 December	Christmas Drinks Reception

# Training course booking form

Please copy this booking form and return completed copies to Jon Dear either by fax to 020 7420 9631 or you can scan the form and return it via email (below). PLEASE USE BLOCK CAPITALS.

Training course name:
Training course date:

<b>BOOKING DETAILS</b>	
Company name:	
Contact name:	Address:
Job title:	
Telephone:	
Email:	Postcode: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

<b>DELEGATE 1</b>	<b>DELEGATE 2</b>
First name:	First name:
Surname:	Surname:
Company:	Company:
Job title:	Job title:
Telephone:	Telephone:
Email:	Email:
Your special needs or dietary requirements:	Your special needs or dietary requirements:

Please use additional copies of this form to book more than two delegates.

Phone: Jon Dear on +44 (0)20 7420 9623 Fax: +44 (0)20 7420 9631 Web: [www.flatraining.org.uk](http://www.flatraining.org.uk) Email: [training@fla.org.uk](mailto:training@fla.org.uk)  
 Post: Jon Dear, Commercial Services Manager, FLA, Imperial House, 8 Kean Street, London WC2B 4AS

<b>PAYMENT</b>	
Course fees: <small>(Please include VAT)</small>	Please provide purchase order no:
Payment type: <small>(Please tick)</small>	Please invoice <input type="checkbox"/> Cheque <input type="checkbox"/> Visa <input type="checkbox"/> Mastercard <input type="checkbox"/>
Credit card number:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Name (as on card):	
Expiry date on card: <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>	Security code <small>(last 3 digits on reverse of card):</small> <input type="text"/> <input type="text"/> <input type="text"/>
Credit card's registered address <small>(postcode &amp; house/building number only):</small>	Postcode: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Street/House/ Building No: <input type="text"/> <input type="text"/> <input type="text"/>
Cardholder name <small>(if different from above):</small>	Cardholder address <small>(if different from above):</small>
Company name <small>(if applicable):</small>	Postcode: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Company telephone <small>(if applicable):</small>	

**Data Protection:** The Finance & Leasing Association will use the data you provide to process your course registration. We would also like to keep you informed (by post, telephone, email or fax) of other FLA training courses, products and services. If you would like us to send you details of future events, please tick this box:

See reverse for our full terms and conditions or visit our website: [www.fla.org.uk/training/Terms\\_and\\_Conditions](http://www.fla.org.uk/training/Terms_and_Conditions).

# Terms and conditions

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## Booking:

- All bookings should be made using an FLA training course booking form
- or online at: [www.fla.org.uk](http://www.fla.org.uk)
- Invoices will be sent out to FLA members on receipt of a completed form, but non-members must pay with a credit/debit card at the time of booking
- All fees must be paid prior to the course.
- Joining instructions will be sent out approximately two weeks before the start of the course.
- Breakfast, lunch, refreshments and course literature will be provided on the day

**Please note:** The quality of FLA courses means that they are in high demand. We allocate places on a first come-first served basis, but numbers are limited to provide the best learning experience. We suggest you book early to avoid disappointment. Please contact the training department directly if your company wishes to send more than four delegates on the same course.

## Cancellation:

- All cancellations must be made in writing via email to [training@fla.org.uk](mailto:training@fla.org.uk)
- Cancellations received more than 30 days prior to the start of the course will incur an administration charge of £70.00 + VAT per delegate
- There will be no refund for cancellations made within 30 days of the course start date.
- Transferring from one course to another is treated as a cancellation
- You may substitute one delegate for another at no additional cost. Notification must be received in writing by noon of the business day prior the start of the course.

# In-House Training

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Our in-house training solutions have been a huge success in recent years and we regularly deliver them to a wide variety of FLA members all over the country.

## **What we can do for you:**

- Design training as a one-off exercise or on a repeated basis as part of your company's development curriculum or as part of a major change programme
- Personalise our approach by incorporating your corporate culture and goals
- Provide complete flexibility with regard to location and timings
- Offer a range of courses to cater for the varied experience levels of your staff

## **Benefits of in-house training:**

- Eliminates the additional costs of transport and accommodation
- Lower cost per head
- Flexibility to deliver the training on dates that best suit your business
- Reduced time away from the office

## **For further information, please contact:**

Jon Dear  
Commercial Services Manager  
Tel: 020 7420 9623  
Email: [jon.dear@fla.org.uk](mailto:jon.dear@fla.org.uk)

# FLA committees and group meetings in 2018

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## ■ Asset Finance Division Management Committee

The Management Committee considers and agrees matters of policy and strategy for the AFD. It comprises CEOs or equivalent of finance company members of the AFD. It oversees the work of the AFD's other Groups. It usually meets quarterly.

- 7 March 2018
  - 23 May 2018
  - 5 September 2018
  - 21 November 2018
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## ■ Asset Finance Healthcare Group

This group deals with issues impacting on members firms in the healthcare sector, both public and private.

- 18 January 2018
  - 13 June 2018
  - 1 November 2018
- 

## ■ Asset Finance Regulatory Working Group

This working group was established to identify regulatory issues that impact on the asset finance market, in particular the consumer credit regime overseen by the FCA. The group meets twice a year.

- 13 February 2018
  - 29 May 2018
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## ■ Asset Finance Risk & Fraud

This group facilitates the identification of risk mitigation best practice and contributes to the development of industry-wide tools to help members identify, quantify, manage and mitigate risk.

- 18 April 2018
- 11 October 2018

## ■ AFD Tax and Accounting Group

This group discusses accounting and tax issues that impact on member firms. It meets three times a year.

- 28 March 2018
  - 27 June 2018
  - 15 November 2018
- 

## ■ Asset Finance Technology and Business Equipment Group

This group represents member firms in the office equipment and technology finance market. It meets three times a year.

- 8 February 2018
  - 6 June 2018
  - 24 October 2018
- 

## ■ Asset Registration Group

This group looks at issues affecting, and ways to improve, registration of financial interest with agencies. It has issued Recommended Best Practice for Asset Registration and it carries out audits of members data. It is open to full members of the Asset Finance and Motor Finance Divisions, plus the Motor Asset Registration Service agencies. It meets quarterly.

- 1 February 2018
- 10 May 2018
- 13 July 2018
- 6 November 2018



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### ▲ **Claims Management Committee (CMC)**

The CMC examines the impact on members' businesses of proposals arising from the relevant regulators in relation to the regulation of claims management companies and solicitors. It's open to Full Members only and meets bi-annually.

- ▲ 12 June 2018
- ▲ 11 December 2018

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### ▲ **Collections Forum**

A Forum dedicated to collections and recoveries issues affecting the secured and unsecured credit markets. It meets bi-annually.

- ▲ 19 April 2018
- ▲ 18 October 2018

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### ▲ **Compliance Forum**

The forum is primarily for staff employed in a compliance function within their company. However, those who undertake internal audit, complaint-handling, or risk roles may also benefit from the areas considered by the Group. It meets bi-annually.

- ▲ 23 January 2018
- ▲ 12 July 2018

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### ▲ **Consumer Finance Division Management Committee**

The Management Committee takes final decisions on matters of key policy and the strategy of the division. Membership is by election and participants are Director level. The committee meets quarterly.

- ▲ 22 March 2018
- ▲ 14 June 2018
- ▲ 13 September 2018
- ▲ 13 December 2018

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### ▲ **Credit Committee**

The Credit Committee considers and responds to issues relating to credit, risk and data-sharing.

- ▲ 19 February 2018
- ▲ 23 April 2018
- ▲ 25 June 2018
- ▲ 24 September 2018
- ▲ 26 November 2018

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### ▲ **Financial Crime Working Group**

This working group considers all financial crime issues. It meets quarterly.

- ▲ 20 March 2018
- ▲ 19 June 2019
- ▲ 25 September 2018
- ▲ 6 December 2018

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### ▲ **General Insurance Group (GIG)**

GIG discusses general insurance matters as they affect members, with a focus on PPI, extended warranty and GAP. It meets quarterly.

- ▲ 8 March 2018
- ▲ 21 June 2018
- ▲ 28 September 2018
- ▲ 17 December 2017

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### ▲ **Government Affairs Forum**

This forum is primarily for those involved in government relations. The forum considers the FLA's latest UK and EU lobbying activity and meets quarterly.

- ▲ 23 January 2018
- ▲ 23 April 2018
- ▲ 19 July 2018
- ▲ 18 October 2018

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### ⦿ **Litigation Committee**

The Litigation Committee provides a forum for members interested in dispute resolution, litigation, court procedures and collections work. It looks at regulatory change affecting those areas and meets quarterly.

- ⦿ 13 March 2018
  - ⦿ 12 June 2018
  - ⦿ 19 September 2018
  - ⦿ 11 December 2018
- 

### ⦿ **Motor Asset Registration Service (MARS) Forum**

The MARS forum considers policy and operational issues affecting FLA motor assets. It meets quarterly.

- ⦿ 17 January 2018
  - ⦿ 18 April 2018
  - ⦿ 27 June 2018
  - ⦿ 10 October 2018
- 

### ⦿ **Mortgage Compliance Working Group**

The Mortgage Compliance Working Group discusses compliance issues affecting the mortgage market and meets quarterly.

- ⦿ 30 January 2018
  - ⦿ 24 April 2018
  - ⦿ 24 July 2018
  - ⦿ 23 October 2018
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### ⦿ **Motor Finance Division Management Committee**

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

- ⦿ 15 March 2018
- ⦿ 20 June 2018
- ⦿ 20 September 2018
- ⦿ 19 December 2018

### ⦿ **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 National Vehicle Crime Intelligence Service (NaVCIS) also attend the meetings.

- ⦿ 2 March 2018
  - ⦿ 1 June 2018
  - ⦿ 29 November 2018
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### ▣ **SAF Steering Group**

This group steers the FLA's keynote Specialist Automotive Finance (SAF) initiative, aimed at improving consumer awareness of motor finance by increasing the professionalism of industry staff.

- ▣ 25 January 2018
  - ▣ 27 April 2018
  - ▣ 19 July 2018
  - ▣ 8 November 2018
- 

### ▣ **Secured Lending Group**

The Secured Lending Group discusses issues relating specifically to the secured lending market. It is open to secured lenders only and meets quarterly.

- ▣ 22 March 2018
  - ▣ 14 June 2018
  - ▣ 13 September 2018
  - ▣ 13 December 2018
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### ▣ **SCOR**

The Steering Committee on Reciprocity (SCOR) is a cross industry forum made up of representatives from credit industry trade associations, credit industry bodies and credit reference agencies.

- ▣ 22 February 2018
- ▣ 26 April 2018
- ▣ 28 June 2018
- ▣ 29 November 2018









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Website: [www.fla.org.uk](http://www.fla.org.uk)