

# Responsible Lending Conference: *Regulatory Expectations*

15 October 2019, Grant Thornton, London



One year on from the implementation of the FCA's updated rules on creditworthiness assessments, what impact have the changes had on credit risk and lending?

This one day conference will examine the impact on firms' affordability and creditworthiness processes, outline the latest regulatory developments on fair treatment in lending and provide a forum for discussion and debate.

## **The programme will include:**

- Updated creditworthiness rules - market impact
- Re-lending and business models
- Responsible lending complaints
- Credit Information Market Study - implications for credit decisions
- Tools to assist responsible lending
- Fair treatment of new and existing customers
- Vulnerable consumers
- Illegal lending trends

**Please note: all FLA events are subject to the application of competition law. Details will be available on the day and are included in the booking form.**

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## Programme

**09.00 Registration and coffee**

**10.00 Chairman's introduction**

**Alan Tuplin**

*Director, Advantage Finance Limited*

**10.05 FCA Creditworthiness rules**

- Key requirements
- Impact in the first year
- Changes to underwriting and supporting evidence

**Jeanette Burgess**

*Partner, Walker Morris LLP*

**10.35 Responsible Lending – the broader framework**

- Fair Pricing
- Duty of Care
- Treatment of new and existing customers
- Business models

**Nikki Worden**

*Partner, Osbourne Clarke*

**11.05 Lessons from Skilled Person Reviews**

- FCA concerns
- Scope of Skilled Person reviews
- Remediation required

**Darren Castle**

*Associate Director, Grant Thornton UK LLP*

**11.35 Coffee break**

**12.00 Lending to Vulnerable Customers – what's new?**

- Identification, engagement, support
- FCA Guidance on Vulnerability
- Good practice

**Chris Fitch**

*Vulnerability Lead, Money Advice Trust*

*Research Fellow (Hon), Personal Finance Research  
Centre, Bristol University*

**12.30 Illegal lending**

- Emerging trends
- Prosecutions
- Education, prevention and how lenders can assist

**Tony Quigley, Head, England Illegal Money Lending Team**

**Peter Reynolds, Trustee**

**Loan Smart**

**13.00 Lunch**

**14.00 Responsible Lending complaints**

- Trends across different products
- Effective handling
- Challenges/opportunities
- Good practice

**Sean Kulan**

*Sector Lead – Consumer Credit, Huntswood*

**14.30 Complaints case study**

- High Cost Credit complaints
- Complaint type/treatment
- Interaction with FOS

**Jason Wassell**

*Chief Executive, Consumer Finance Association*

**15.00 Financial Ombudsman Service Insights**

- General update and trends
- Themes from complaints about affordable lending
- What good complaint handling looks like

**Sarah Conway, Ombudsman Leader**

**John Wightman, Ombudsman Leader**

*Financial Ombudsman Service*

**15.30 Chairman's closing remarks**

**15.45 Conference closes - networking drinks hosted  
by Grant Thornton**



Please register the following delegate(s) for the above event.

## BOOKING DETAILS - PLEASE USE BLOCK CAPITALS

Company name: \_\_\_\_\_

Contact name: \_\_\_\_\_

Job title: \_\_\_\_\_

Address: \_\_\_\_\_

Postcode:

Telephone: \_\_\_\_\_

Email: \_\_\_\_\_

### DELEGATE 1

First name: \_\_\_\_\_

Surname: \_\_\_\_\_

Company: \_\_\_\_\_

Job title: \_\_\_\_\_

Telephone: \_\_\_\_\_

Email: \_\_\_\_\_

Your special needs or dietary requirements: \_\_\_\_\_

### DELEGATE 2

First name: \_\_\_\_\_

Surname: \_\_\_\_\_

Company: \_\_\_\_\_

Job title: \_\_\_\_\_

Telephone: \_\_\_\_\_

Email: \_\_\_\_\_

Your special needs or dietary requirements: \_\_\_\_\_

### DELEGATE 3

First name: \_\_\_\_\_

Surname: \_\_\_\_\_

Company: \_\_\_\_\_

Job title: \_\_\_\_\_

Telephone: \_\_\_\_\_

Email: \_\_\_\_\_

Your special needs or dietary requirements: \_\_\_\_\_

### DELEGATE 4

First name: \_\_\_\_\_

Surname: \_\_\_\_\_

Company: \_\_\_\_\_

Job title: \_\_\_\_\_

Telephone: \_\_\_\_\_

Email: \_\_\_\_\_

Your special needs or dietary requirements: \_\_\_\_\_

To register please complete this form

Phone: Jon Dear on +44 (0)20 7420 9623 Fax: +44 (0)20 7420 9631

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

Email: [events@fla.org.uk](mailto:events@fla.org.uk)

Post: Jon Dear, FLA, Imperial House, 8 Kean Street, London WC2B 4AS

## COURSE FEES

**FLA Member's fee per delegate:** £395 + VAT

**PAYMENT:** Upon registering you will be sent an invoice; payment is required before attending the event.

Please  invoice

Provide purchase order no:

Payment by  cheque

You can also book online at [www.fla.org.uk](http://www.fla.org.uk) where you will have the additional option to pay by credit card.

Cancellations all cancellations must be made in writing via email to [events@fla.org.uk](mailto:events@fla.org.uk). Cancellations received more than 30 days prior to the start of the course will incur an administrative charge of £70.00 + VAT per delegate. There is no refund on 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 to the start of the course.

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:

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