

# Treating Customers Fairly

24 February 2020



Customers expect financial services and products that meet their needs from firms they can trust. The fair treatment of customers should be at the heart of every Consumer Credit business and firms should be able to demonstrate this.

Treating customers fairly is a requirement for all regulated firms, no matter their size or the nature of the activities they undertake. The way in which firms ensure that they meet that requirement should, however, be proportionate and relevant to their size and activities.

This workshop considers the FCA's six TCF Outcomes that they expect firms to strive to achieve, how these might be achieved within both a firm's culture and within its risk management framework.

Attending this one-day briefing will help attendees understand:

- What are the 6 TCF outcomes that they expect firms to strive to achieve
- Twin Peaks Regulation and specifically how the FCA supervise the Consumer Credit Market
- How firms are classified under SM&CR – what this means from an FCA oversight and supervision perspective
- Culture – What is it, how does it develop, how does a firm control it and what regulatory expectations surround it
- The TCF implications for the product provider – distributor relationship
- How a firm might assess their performance against the regulatory TCF outcomes
- How the newly introduced Conduct Rules align to the good treatment of customers and what part each employee has to play

**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 Overview



Registration from 9.30 - Start 10.00 and Finish 17.00

#### Welcome, introductions and personal objectives

#### FCA Supervision of the Consumer Credit Market

- Twin Peaks regulation – what is it and how does it operate
- Strategic & Operational objectives of the FCA and how this impacts firms
- FCA Principles for business and what this means to firms
- TCF – An evolution

#### SYNDICATE EXERCISE

#### FCA – How they currently approach supervision of firms and markets

- Current supervisory climate
- Risk based supervision
- Fixed and Flexible Portfolio Supervision
- Supervision portfolios in the Consumer Credit Market

#### Treating Customers Fairly – Layers of regulation that align?

- Principles for Business
- Tier 1 & 2 Conduct Rules
- The 6 expected Consumer Outcomes
- Senior Managers Regime – How does this impact TCF?

#### SYNDICATE EXERCISE

#### What is Culture

- What is culture
- What are the levers of culture and how might they be used
- Good Culture/Bad Culture – typical indicators
- How culture is embedded and sustained
- The link between culture and Treating Customers Fairly

#### SYNDICATE EXERCISE

#### Governance and Oversight of your TCF initiative

- What might you measure your success on
- What data might you use to consider the measurements
- What regulatory expectations exist around MI on the 6 consumer outcomes
- What might good look like

#### PRACTICAL ACTIVITY

#### Summary and conclusions

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### 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 FCA.

### In-house delivery option

This programme can also be delivered in-house. The FLA offer bespoke tailored training solutions that help you achieve your business development objectives. The FLA training team specialise in facilitating change and turning strategic intent into tangible business results.

#### What we can do for you:

- Design a bespoke programme that meets your organisations specific development goals and objectives
- These can be designed as a one-off exercise, on a repeated basis as part of your company's development curriculum or company-wide courses as part of a major change programme
- Personalise our approach by incorporating your corporate culture and goals
- Complete flexibility with regards to location and timings
- Differing course levels are available to cater for the varied experience levels of your staff

For more detailed information regarding any in-house training please contact Jon Dear on [020 7420 9623](tel:02074209623) or email [training@fla.org.uk](mailto:training@fla.org.uk)

### Another FLA date for your diary:

#### Building Sustainable Repayment Plans for Customers in Default

Agreeing payment plans can be fraught with difficulties - obtaining all of the required information, making sure it is accurate and deciding appropriate levels of repayments for a given debt. To do this effectively, a positive customer relationship has to be in place.

This course will help you look at the key points in order to efficiently assess different levels of income and expenditure to build more effective repayment plans that are sustainable over the repayment period.

**Date: 4 May 2020**

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

## 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: \_\_\_\_\_

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

To register please complete form

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, FLA, Imperial House, 8 Kean Street, London WC2B 4AS

## COURSE FEES

**FLA Member's fee per delegate: £465 + VAT**

**Non-FLA Member's fee per delegate: £625 + 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

Visa

Mastercard

Credit Card no: [ ][ ][ ][ ][ ] [ ][ ][ ][ ][ ] [ ][ ][ ][ ][ ] [ ][ ][ ][ ][ ]

Amount £: (Please include VAT) [ ]

Name (as on card) \_\_\_\_\_

Expiry date on card: [ ][ ][ ][ ] [ ][ ][ ][ ]

Credit Card's registered address (postcode & house/building number only):

Postcode: [ ][ ][ ][ ][ ] [ ][ ][ ][ ]

Street/House/Building No: [ ][ ][ ][ ]

Security code (last 3 digits on reverse of card): [ ][ ][ ]

Signature: \_\_\_\_\_

Today's date: \_\_\_\_\_

Cardholder name and address (including company name if applicable) if different from above:

Name: \_\_\_\_\_

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

Postcode: [ ][ ][ ][ ][ ] [ ][ ][ ][ ]

**Cancellations** 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 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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