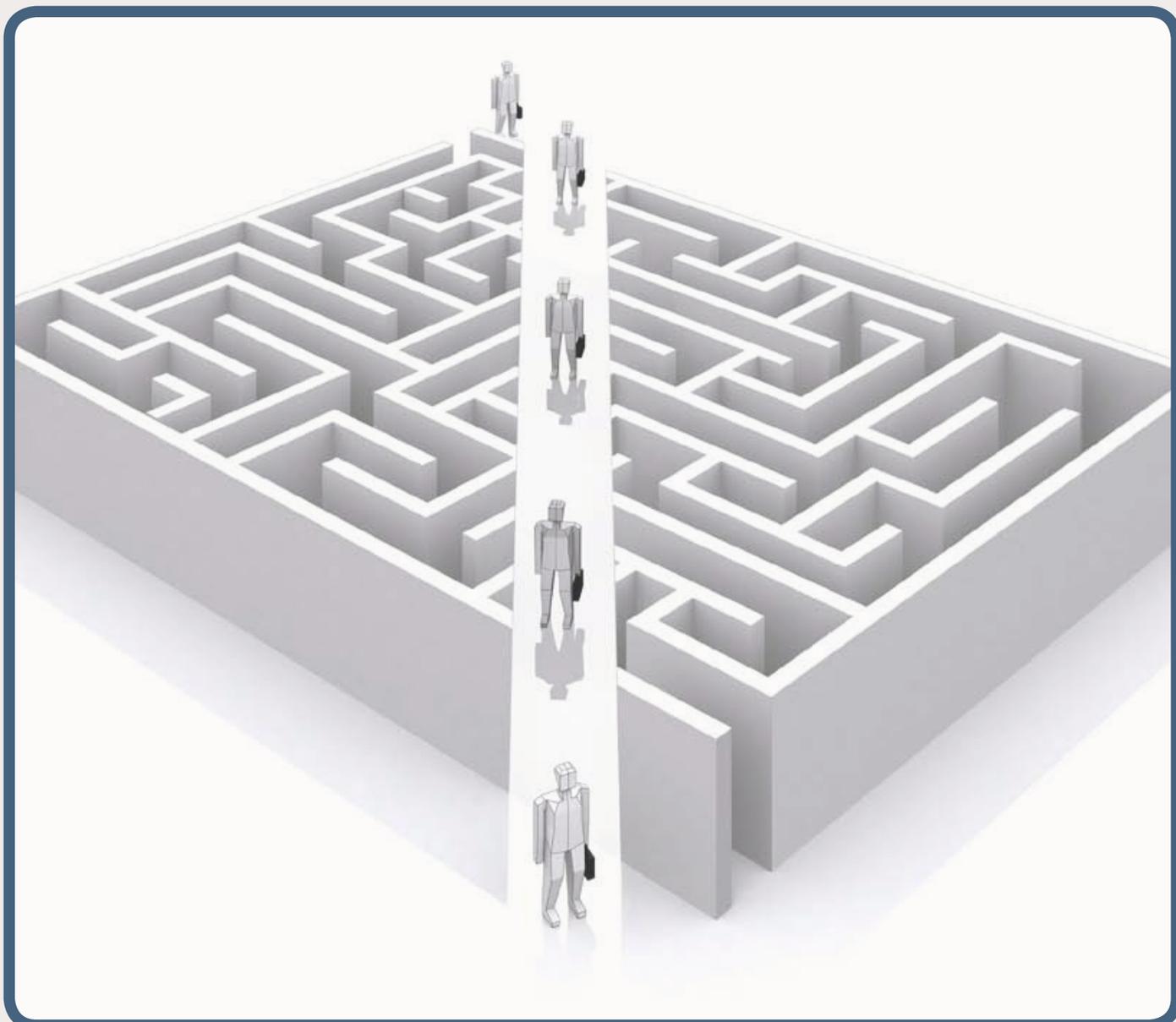


# Understanding how the FCA regulates consumer credit

2 March 2020



This one day event will provide delegates with a robust overview of the current regulatory framework that applies within the Financial Services arena. This event will go on to consider how this will be applied to regulated entities in the Consumer Credit sector. The theme of the day is all about practically considering the implications of the regulations and what this might mean for firms and individuals on a day by day basis. Attending this course will help you:

- Understand the current regulatory environment in the UK, the differences between the PRA and FCA and what this means in practice
- Consider the principles of regulation and what this means
- Consider the key FCA handbooks that will apply to you and your business
- Discuss the FCA's approach to supervision and enforcement
- Debate recent regulatory change and how this has impacted all individuals from Senior Managers through to staff covered by the Tier 1 conduct rules
- Discuss current regulatory themes and developments and how they could affect your organisation
- Understand the resources available via the FCA website and how this might assist you in your day to day duties

**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.**

# Understanding how the FCA regulates consumer credit

## 2 March 2020



### Programme

Registration from 9.30 - Start 10.00 - Finish 16.00

#### **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
- Guidance vs rules

#### **SYNDICATE EXERCISE**

##### **Supervision under the FCA – What will it look like?**

##### **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

#### **SYNDICATE EXERCISE**

##### **An introduction to a range of High Level Regulatory Standards**

- PRIN - The fundamental obligations of all firms under the regulatory system
- COND – Threshold Conditions required of a firm
- SYSC - The responsibilities of directors and senior management
- COCON – Conduct Rules for the industry

#### **SYNDICATE EXERCISE**

##### **Regulatory Reporting Standards**

- What is regulatory reporting
- What is the FCA trying to achieve
- What are the different ways in which the FCA obtain firm and individual data
- GABRIEL – Online reporting system
- CONNECT – Online application portal
- Vision for the future – Reg Tech Initiatives

##### **The FCA and the Consumer Credit Market Place**

- History of the Consumer Credit Market Place
- What's changed and why
- What is the current FCA's focus in Consumer Credit
- What does this mean for firms and individual's

#### **SYNDICATE EXERCISE**

##### **The FCA Website**

- FCA website navigation
- FCA handbooks – familiarisation
- How to most effectively use the published FCA resources
- Getting in tune with the regulatory “mood”

### Summary and conclusion

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# Understanding how the FCA regulates consumer credit

## 2 March 2020



### Who should attend?

Senior managers, Compliance Officers, Legal Advisers and Regulatory staff who are responsible for oversight of the Consumer Credit Regime within their organisation. Also relevant to any individual who is responsible for providing internal briefings or training on the new requirements.

### 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:

#### Understanding how the FCA regulate financial incentives

This course considers the FCA's expectations for regulated firms to manage their financial incentive arrangements for staff and third parties, such as intermediaries.

#### This course considers:

- the regulatory framework
- potential sanctions
- recent enforcement action by the FCA
- key features of an appropriate incentive scheme

**Date: 10 February 2020**

# Understanding how the FCA regulates consumer credit 2 March 2020



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: \_\_\_\_\_

### 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.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

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 [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:

**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.**