

Treating Customers Fairly

6 September 2021 (10.00 - 13.30)



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 half day briefing will help attendees understand:

- How the FCA regulates and supervises the Consumer Credit market
- What are the 6 TCF outcomes that they expect firms to strive to achieve
- What TCF means in the context of a firm's conduct framework
- 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

Course Fees:

Members Price: £199 + VAT

Non-Member Price : £299 + VAT

To book online click the link below

[Treating Customers Fairly](#)

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Programme Overview



Start 10.00 - Finish 13.30

Welcome, introductions and personal objectives

FCA Supervision of the Consumer Credit Market

- The current supervisory environment
- Strategic & Operational objectives of the FCA and how this impacts firms
- Risk based supervision
- TCF – learning from the wider market
- FCA expectations of firms and their leaders

SYNDICATE EXERCISE 1

Treating Customers Fairly – Layers of regulation that align?

- Principles for Business
- The 6 expected Consumer Outcomes
- Tier 1 & 2 Conduct Rules
- Senior Managers Regime – How does this impact TCF?
- TCF responsibilities within a product provider / distributor relationship

SYNDICATE EXERCISE 2

Developing an appropriate Culture

- What is culture
- What are the levers of culture and how might they be used
- How culture is embedded and sustained
- Regulatory drivers of culture
- The link between culture, conduct and Treating Customers Fairly

GROUP DISCUSSION

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

Summary and conclusions