

CCTA SUMMIT
26 APRIL 2023

ag **ADDLESHAW
GODDARD**

ccta
CONSUMER CREDIT
TRADE ASSOCIATION

- WELCOME & INTRODUCTION
- FAIR4ALL FINANCE PRESENTATION
- CCTA UPDATE
- REFRESHMENT BREAK
- PANEL: CONSUMER DUTY
- DRINKS RECEPTION





WELCOME & INTRODUCTION

Mark Fiander
Chairman, CCTA

Jason Wassell
CEO, CCTA



FAIR4ALL FINANCE **PRESENTATION**

Niall Alexander
Markets & Consumer Insights Manager
Fair4All Finance



CCTA UPDATE PRESENTATION

Jason Wassell
CEO, CCTA



1. Issues we are working on

Priority issues

- 🌱 Consumer Duty
- 🌱 Affordability and relending
- 🌱 Vulnerability
- 🌱 Access to credit

Issues

- 🌱 Cost of living
- 🌱 Hidden commissions
- 🌱 The return of some CMCs
- 🌱 Reform of the Consumer Credit Act and BNPL



2. Advocacy

- 🌱 Discussions with the FCA about Consumer Duty
- 🌱 Similar discussions about Consumer Duty with FOS
- 🌱 Working with others Trade Associations to highlight problems with SRA
- 🌱 Taking part in discussions about Credit Information Market Study
- 🌱 Responding to the Consumer Credit Act, BNPL and Credit Information Market study
- 🌱 Treasury discussions about the drop in supply of credit, call for help from Government



3. Insight

- 🌱 Workshop with the Illegal Money Lending Team to look for partnership working
- 🌱 Winter Summit – VRS and TransUnion
- 🌱 CCTA magazine – covering Consumer Duty from different angles
- 🌱 CCTA Guidance Paper on Information exchange
- 🌱 CMC updates – and individual discussions



4. The future CCTA model

1. Advocacy

- ✧ Regulation liaison – FCA / FOS / HMT
- ✧ Campaign activity – Access to credit, Priority issues

3. Training and learning

- ✧ Learning system for members
- ✧ Training schedule

2. Insight

- ✧ Feedback from regulatory discussions
- ✧ News tracking/announcements
- ✧ Guidance and advice

4. TA Services

- ✧ Sale of agreements and credit documentation
- ✧ Additional consultancy support

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PANEL: CONSUMER DUTY



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CONSUMER DUTY PANEL

Mark Fiander

CEO, Gain Credit LLC & CCTA Chairman

Naveed Asif

Head of Policy & Advice, CCTA

Matthew Drage

Managing Director, Square 4

Toby Davis

Legal Director, Addleshaw Goddard



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