

Consumer Credit Academy

2019

Consumer Credit Academy

Our interactive digital training series has been created by our industry-leading consumer finance lawyers to help you and your teams comply with the UK consumer credit regime



Tell me more:

- engaging and dynamic video modules turn complex concepts into straightforward, actionable advice
- over three hours of video content that is regularly updated to cover the latest developments
- interactive note taking and quiz functions help embed what you've learned
- earn certificates to demonstrate your knowledge

Easily navigate key topics



Who's it for?

This course is aimed at those who need to know about the UK consumer credit regime – particularly those in legal, compliance, marketing, finance and operations.

Clear, accessible video materials

The agreement stage

Form and content of the agreement

Content same regardless of channel

i Information set out in Regulation 8(1)

For an example of a facility letter, please click the link below

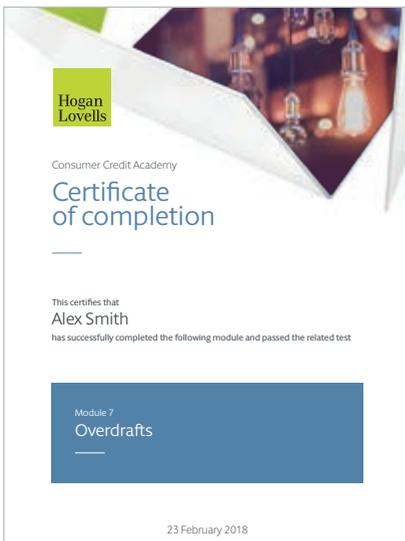
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Quizzes test your knowledge



Earn certificates to show progress



Key benefits:

- **Flexibility:** save time and resources by choosing the topics that are relevant and revisit any or all of them as many times as you like
- **Convenience:** our courses are developed in HTML 5 to run across a wide range of browsers and across desktops, laptops, tablets, and mobile devices
- **Legal excellence:** the course and its content has been created by our award-winning in-house lawyers
- **Value for money:** registered users have unlimited use of the tool for a single flat fee
- **Supporting materials:** download dozens of example consumer credit forms and documents
- **Compatibility:** the course can be integrated with your own SCORM – or Tin Can – compliant LMS
- **Measurement:** regular reporting on individual user progress through the training across your entire workforce

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The training modules

Our training modules are designed to address key requirements under the consumer credit regime by dividing them into easy-to-follow topics.

Module 1: Overview

- The regulatory framework
- Some of the key concepts
- Regulated consumer credit activities
- The permissions regime

Module 2: Exemptions

- The regulatory framework
- Some of the key concepts
- Regulated consumer credit activities
- The permissions regime

Module 3: Advertising

- Who can issue financial promotions
- What is a financial promotion
- General requirements for financial promotions and communications
- When is a representative example or a representative APR required
- Restricted expressions and additional obligations
- What happens if you get it wrong

Module 4: Affordability

- Who can issue financial promotions
- What is a financial promotion
- General requirements for financial promotions and communications
- When is a representative example or a representative APR required
- Restricted expressions and additional obligations
- What happens if you get it wrong

Module 5: Personal loans customer journey

- Who can issue financial promotions
- What is a financial promotion
- General requirements for financial promotions and communications
- When is a representative example or a representative APR required
- Restricted expressions and additional obligations
- What happens if you get it wrong



Module 6: Credit cards customer journey

- The pre-contract steps and information that a lender must give to the customer
- The agreement stage and how the customer will enter into the credit card agreement
- What happens once the agreement has started

Module 7: Overdrafts

- An overview of the pre-contractual requirements and agreement requirements for authorised overdrafts
- The lender's obligations after the agreement has been made
- The information requirements where there is overrunning

Module 8: Business lending

- The business purposes exemption
- The different requirements which apply to entering into agreements for business loans and business credit cards
- The different requirements which apply to business overdrafts

Module 9: High net worth lending

- The high net worth exemption
- Pre-contractual requirements
- Entering into a loan or credit card agreement
- Post-contractual obligations

Module 10: Consumer hire

- The pre-contractual steps and information that an owner must provide to a hirer
- The process for entering into a regulated hire agreement
- What happens after the agreement has been concluded

Module 11: Financial difficulty

- The FCA's rules on how lenders must deal with customers who are in financial difficulty
- What information must be provided to customers in arrears
- Other notices required when a customer is in breach of the credit agreement and the lender wants to take action

Module 12: Post-contractual matters

- Rules for when the lender wants to change the terms and conditions or change the interest rate
- If an agreement is settled early
- For terminating the agreement

• Module 13: When things go wrong

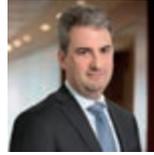
- How the FCA supervises consumer credit firms
- The FSMA and CCA enforcement powers that the FCA has
- When contracts may be unenforceable under the CCA
- The court's powers in relation to unfair relationships
- When lenders can be liable to customers under sections 75 and 75A of the CCA





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With over 30 years' experience, Emily has built a reputation for delivering innovative ideas and solutions to Fintech companies and other established players. She has extensive experience in law, regulation, payment schemes and other infrastructure that apply to the fast moving payments, consumer finance, merchant acquiring and banking industries.



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