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www.ccta.co.uk

MEMBERSHIP
INFORMATION
2016

ccta
CONSUMER CREDIT
TRADE ASSOCIATION

twitter: @CCTAvoice

© Consumer Credit Trade Association
A company Limited by guarantee in England Registered number 00034278. VAT No. 232 4655

information



about us
a modern, dynamic & forward thinking association

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our brand
promoting integrity & fair play in the credit industry

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what we do for our members
products and services - guidance, support & community

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www.ccta.co.uk
manage your membership - the CCTA hub

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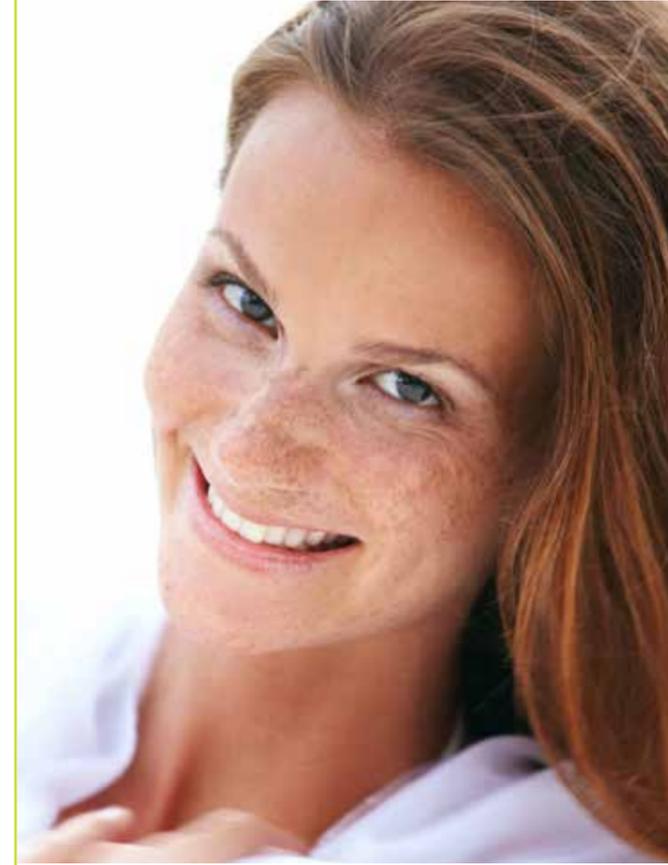
becoming a member
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ABOUT US



shaping the industry for 125+ years
ensuring our members are heard and understood

Est.
1891

CCTA is a modern, dynamic and forward thinking association. We pride ourselves on a strong independent voice and a proven track record, having been established since 1891.

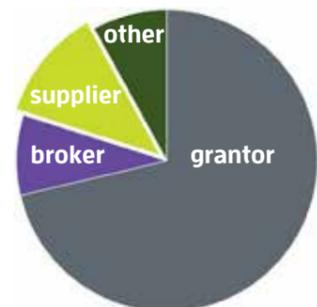
Our membership represents all businesses involved in consumer credit. Our mission is to meet their needs in a professional, cost effective and easily accessible way, by providing innovative services. True to our lobbying reputation, we strive to take the weight of legislative change, constantly pushing for better regulation. We are a rare mix of old and new that does not stand still, but embraces the best of the past and present. We are passionate about the future of our industry, and welcome like minded businesses.

360+ CCTA members | 22+ 2016 planned events | TWO DAY 2016 conference & gala dinner | 125+ years established

2015 FEEDBACK - WHAT OUR MEMBERS THINK

- on the right track**
less than 1% feel our service needs improvement
- there when they need us**
82% feel that our level of contact is right
- marks out of 10**
80% rate our standard of service highly
- keeping an eye on the ball**
the remaining 20% are happy that we 'fulfil' their need

MEMBERSHIP BREAKDOWN



THE CHAT

@CCTAvoice
community and confabulation!



As twitter novices in early 2015, we've jumped in head first. Primarily we use social media to keep our members up to date with industry and CCTA news. We are always happy to re-tweet information that will be of interest or use to our followers, and will be expanding the nest in 2016.



The Consumer Credit Trade Association LinkedIn home page can be reached from our website, but with over 5,000 connections, the one to really watch is Greg Stevens our CEO.



CLEAR & POLISHED

the ethos...
a reputation that rests firmly on the integrity of our brand

violet
CMYK 72/84/0/0
RGB 102/74/158
pantone 266 C
web #664a9e

lime
CMYK 26/0/100/0
RGB 200/218/43
pantone 389 C
web #c8da2b

grey
CMYK 65/51/44/16
RGB 96/105/114
pantone 431 C
web #606972

For over 125 years the CCTA brand has been synonymous with professionalism and integrity. In an industry that tends by nature to lean towards the austere, we are ever mindful of our image.

Yes the association has a long and powerful history, and yes we appreciate the seriousness of the business we are in, but at CCTA we make it a priority to not only move with the times, but to lead.

Our brand has evolved to reflect our corporate ethos and contemporary attitude. Membership brings with it the benefit of our reputation, and the option to use our easily recognised and highly regarded brand.



Note: The above figures are based on membership renewal feedback forms, statistic collation 2013 onward.



Lobbying

KEEPING THE COGS MOVING

Our vision is to be 'the' credible, valued and trusted representative of consumer finance. Our mission is to translate the interest of our members to UK and European regulators.

It is difficult for any lone business to flex their muscles with regard to the barrage of regulatory reforms that seem to hit the credit industry on a regular basis.

Lobbying is at the heart of our association. Our ultimate aim is to ensure that the voice of our members is heard and understood on a wide landscape of issues, challenging on their behalf, the cost and burden that new law can bring.



Our Code

INDUSTRY RECOGNISED AND IN LINE WITH FCA THINKING

In a tough climate, it is ever important for businesses to show just how seriously they take the issues of competence and compliance. Simply belonging to CCTA is an excellent start.

Our members have an industry recognised general code of practice to follow, along with additional 'sector specific' codes.

Their adherence illustrates to customers and regulators alike, credibility and reliability.



Our council

GOVERNED BY CCTA MEMBER REPRESENTATIVES

As a trade association, ensuring that new legislation works in the real world is one of the most important considerations we have. In order to do this, CCTA is governed by a council, made up of representatives from the membership, which meets bi-monthly to discuss the development of the association, and all the important implications of our lobbying activities.

In 2016 we aim to launch a new sectoral committee structure that will feed into our lobbying directive, and move the business of the association forward, for a new generation of consumer credit.



Legal Advice

ON HAND TO ANSWER YOUR QUERIES AS THEY ARISE

Our in-house specialist is one of the most respected legal minds in the industry, and is on hand to answer any credit related queries our members have.

Invaluable advice and guidance is never further than a call or email away.

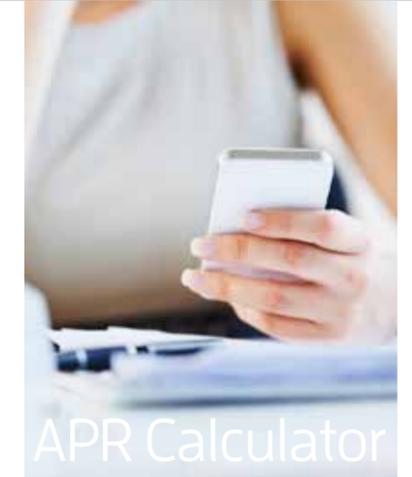
Whether chasing a speedy answer to a 'quick question', or looking for a more in depth solution to a problem, CCTA membership provides a comprehensive legal service, which alone often proves to be well worth our subscription fee.



Complaints & Conciliation

HERE TO HELP IF THINGS EVER GO AWRY

At CCTA we operate a free complaint conciliation service, an effective way of dealing promptly, sympathetically, and fairly with potential problems. We aim to offer reassurance to the public that all companies allied to us, trade with integrity or risk expulsion from the association. We are committed to campaigning for best practice in lending, and work continually to raise the standards and increase the visibility and credibility of our industry.



APR Calculator

FREE EARLY SETTLEMENT & APR CALCULATOR SOFTWARE

EuroSet Reference Standard is a 'user friendly' calculation tool for finance agreement settlements that are regulated by the European Consumer Credit Directive (ECCD). It is specifically aimed at the various calculations embodied within the legislation.

The Annual Percentage Rate (APR) calculator is a must for any credit grantor, making life that little bit easier.

This free software is available to all CCTA members in conjunction with Oyster Bay Systems, and is a great money saver, especially for start-up businesses.



Weekly News Emails & Online Updates

AVAILABLE FROM OUR WEBSITE & YOUR INBOX

Keeping members abreast of changing regulation and fast moving industry news is an important aspect of the CCTA support role.

Our weekly news emails include a synopsis of the latest news, with easy to use links taking the reader directly to a chosen feature. Dedicated and detailed e-bulletins cover those more urgent issues requiring immediate attention. Either way, the information our members need is never more than a click away.

Supporting our regular updates, our online news board is a 'one stop shop' listing everything from government releases and requirements, to articles we feel may be of particular interest or use.



Publications

KEEPING YOU IN THE PICTURE AND IN THE KNOW

Members receive subscription to our regular publications, including online access to our full back catalogue.

Consumer Credit magazine
We pride ourselves on producing a quarterly magazine that doesn't follow a script, but evolves in response to the industry around it. We seek out experts with courage and a strong voice to write for us. We deliver the news in a 'no nonsense' nutshell.

Regulatory Inform
Each week, our legal expert searches for details of industry related judgments, guidance and announcements. Each quarter we send out an e-magazine update on just how the scales of justice are balancing.



Database

SEARCH OUR MEMBERS USING THIS ONLINE TOOL

Running any business can be an isolating experience, and consequently in addition to our meet and greet opportunities, we open our database to all members.

When a business joins us they select the level of the information they wish to be made accessible, these details are automatically uploaded to our records.

The database provides a handy 'in-house' search facility for any member looking for industry related services backed by the CCTA code, or simply wanting to contact like-minded individuals.

Note: In line with our data protection policy, without prior permission, this information is not released into the public domain.



Electronic Credit Agreements

AVAILABLE TO MEMBERS ONLY

This service is only available to our members and is an effective way of safeguarding against costly solicitor fees. Once you have purchased copyright, you will be able to embed the electronic format of our credit agreements into your computer system, giving you unlimited access to the document and eliminating the need to stock hard copy agreements.

Electronic agreements are covered by a CCTA Copyright Licence and are automatically updated free of charge if legislation changes.



Hard Copy Credit Agreements

WITH AN INCREASED DISCOUNT FOR MEMBERS

We offer a wide range of generic, ready to use, fully compliant credit agreements, designed to suit your business.

These documents are covered by CCTA liability insurance, and come with free delivery.

Membership attracts a 25% discount. Full information is available in our CCTA credit agreements booklet.



Training

2016 DATES AND DETAILS CAN BE FOUND ON OUR WEBSITE [open to all](#)

Our training schedule offers a wide range of courses covering the day to day needs of the credit business. Full details can be found on our website. Each year we take a fresh look at our offer, providing a comprehensive view of the legal and regulatory challenges facing business, keeping delegates informed and illustrating 'competence & credibility'.

We welcome everyone involved in credit or lending under any discipline or seniority: owners, directors, company secretaries, legal practitioners, IT personnel, credit management, debt collectors and internal training teams.

WHAT WE DO FOR OUR MEMBERS | COMMUNITY



Conference

ANNUAL TWO DAY EVENT
open to all

Our annual conference is a recognised industry 'date for your diary'. In a relaxed and friendly atmosphere, this two day event delivers an impressive line-up of regulatory and industry speakers and a comprehensive mix of delegates and exhibitors. The open workshop forum encourages active involvement, whilst the presentation pack and attendee list, ensure guests have the full picture.

We aim to offer not only a complete overview of the industry's current standing, but a platform for delegates to gather information and contacts, with a view to the growth of their business. The 'grand finale' gala dinner is the perfect antidote to 'business as usual'.



Direction Seminars

RUN IN RESPONSE TO
INDUSTRY CHANGES
members only

Direction Seminars do not follow an annual schedule, but evolve around extraordinary change, and in answer to the needs of our members. They are a call to action for directors, non-executive directors and senior managers.

They offer an open discussion platform to address immediate concerns facing specific business sectors.

The event provides a perfect opportunity for members to flex their vocal chords and make a real difference to their own future.



Briefing Seminars

SCHEDULED MEETINGS FOR
CCTA MEMBERS
members only

Our regular Briefing Seminars aim to provide in depth information and clarity around current major issues facing our industry. They offer an open debate forum with formal presentations, Q & A sessions and legal and regulatory updates.

A networking lunch provides members and their guests the opportunity to meet speakers, CCTA representatives and like-minded professionals. Delegates receive a full briefing pack containing information and presentations from the event. Our 2016 Briefing Seminars are scheduled for:

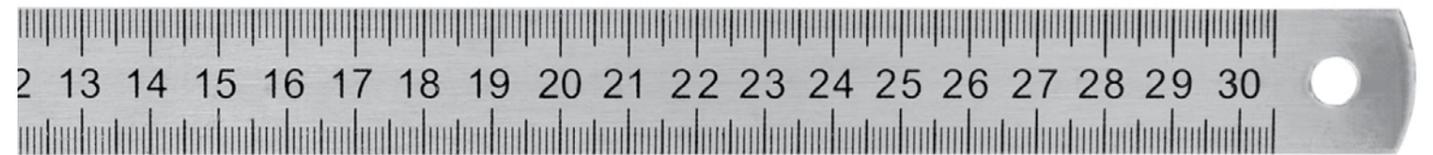
London
Wed 04 May 2016
Tues 13 September 2016

Leeds
Thurs 05 May 2016
Thurs 15 September 2016



ONLINE - CCTA.CO.UK

the CCTA membership management hub
top five favourite member benefits, and most visited web pages



Originally built as a membership management and information tool, our website has gone from strength to strength. Credit association related searches will generally find CCTA in the top ten listings, and 31,500+ hits a year indicates that the site generates a good deal of public interest from around the globe – either that or our 360+ members are extremely busy!

GOOGLE FACTS:

- 👉 500+ visitors per week
- 👉 20,000+ new visitors per year
- 👉 6,000+ returning visitors per year
- 👉 31,500+ sessions per year
- 👉 72,500+ page views per year
- 👉 high visibility on Google
- 👉 top ten search listing
- 👉 unique fixed page format
- 👉 banner advertising opportunities

PUBLIC PAGES OFFER:

- 👉 news board
- 👉 industry links, press and media details
- 👉 code of practice and complaint conciliation details
- 👉 event bookings and information
- 👉 training bookings and information
- 👉 fully compliant credit agreements
- 👉 our current publications
- 👉 promotional opportunity details
- 👉 joining information

FROM THE PASSWORD PROTECTED 'MEMBER ONLY' AREA:

- 👉 view and re-view all their account details
- 👉 contact our legal advice line
- 👉 search our member database
- 👉 download CCTA logos & codes of practice
- 👉 download Early Settlements & APR calculators FOC
- 👉 view a back catalogue of CCTA publications
- 👉 submit an article for upcoming issues of our magazine
- 👉 claim training and conference discounts
- 👉 book 'member exclusive' events
- 👉 claim credit agreement discounts or purchase copyright

BECOMING A MEMBER

THE
BEST
START

ccta

JOIN US

an industry brought to your door
full details and application form on the following pages

WHEN FILLING IN YOUR APPLICATION

be sure to:

- ✦ pay the correct subscription fee
- ✦ provide us with a principal contact, management contact and a legal/compliance contact. Every contact you list on your application form will receive CCTA email bulletins, alerts and the Regulatory Inform newsletter. If you are a sole trader or small business, you can use the same contact for two or all three positions
- ✦ provide positions/job titles for all contacts you list on your application form, as this will assist us in contacting the relevant person going forward.

TO KEEP YOUR APPLICATION ON TRACK

The complete process usually takes between fourteen and twenty one days. To keep things on track, please respond promptly to our emails. This will allow us to fully process your application. Once we receive your membership application and subscription fee, we will be in touch to confirm final details.

if relevant to your business, you will be asked to:

- ✦ provide a copy of your complaint procedure
we keep this on file so our team can refer to it if necessary
- ✦ provide a full list of the company trading names you operate under
- ✦ return a signed copy of our Compliance Confirmation. This will be emailed to you, along with our codes of practice. Once you have implemented the relevant codes, you should sign the corresponding section of the Compliance Confirmation.

all of the above can be emailed to membership@ccta.co.uk

Once we have all the documentation we require and your application has been signed off, your membership confirmation and certificate will be issued.

JOIN ANYTIME

At CCTA, we don't have just one annual subscription date. Your membership starts when you're ready for it.

APPLYING IS EASY

✦ post

Post your application form and cheque to:

CCTA Membership
Airedale House, Aire Valley Business Park
Dowley Gap Lane, West Yorkshire
BD16 1WA.

✦ online

You can apply for membership at www.ccta.co.uk
and pay by credit card or BACS.
BACS details are on our website.

MEMBERSHIP PACK

Once your application has been processed, we will post out your membership pack, including hard copies of our codes of practice, and CCTA membership certificate.

right for you

more information, more help
a bespoke service to fit the needs of your business



CREDIT GRANTORS

band	category	net cost (£)	cost inc VAT
1	outstandings up to £1 million	947.00	1136.40
2	outstandings + £1 million and up to £2.5 million	1188.00	1425.60
3	outstandings + £2.5 million and up to £5 million	1322.00	1586.00
4	outstandings + £5 million and up to £10 million	1502.00	1802.40
5	outstandings + £10 million and up to £50 million	2053.00	2463.60
6	outstandings + £50 million and up to £100 million	2607.00	3128.40
7	outstandings + £100 million and up to £200 million	3234.00	3880.80
8	outstandings + £200 million and up to £400 million	4385.00	5262.00
9	outstandings over £400 million	5700.00	6840.00

CREDIT BROKERS

band	category	net cost (£)	cost inc VAT
10	gross turnover up to £1 million	947.00	1136.40
11	gross turnover + £1 million and up to £2.5 million	1188.00	1425.60
12	gross turnover + 2.5 million and up to £5 million	1322.00	1586.00
13	gross turnover + £5 million and up to £10 million	1502.00	1802.40
14	gross turnover + £10 million and up to £50 million	2053.00	2463.60
15	gross turnover £50 million and up to £100 million	2607.00	3128.40
16	gross turnover over £100 million	3234.00	3880.80

INSURANCE COMPANIES

band	category	net cost (£)	cost inc VAT
17	direct insurance	2142.00	2570.00
18	brokers or intermediary insurance	2142.00	2570.00

PROFESSIONAL SERVICES

band	category	net cost (£)	cost inc VAT
19	consultancy	792.00	950.00
20	solicitors	1345.00	1614.00
21	legal advisors	1345.00	1614.00
22	credit reference agencies	3284.00	3940.80
23	credit scoring agencies	3111.00	3733.20
24	software developers / system suppliers	1345.00	1614.00
25	others	1345.00	1614.00

DEBT COLLECTION & TRACING

band	category	net cost (£)	cost inc VAT
26	debt collection / tracing services	1345.00	1614.00
27	insolvency practitioners	1345.00	1614.00

HIGH RISK

band	category	net cost (£)	cost inc VAT
28	logbook loan provider	2035.00	2442.00
29a	home credit provider (outstandings below £5 million)	1893.00	2271.60
29b	home credit provider (outstandings above £5 million)	4604.00	5524.80
30	pawnbroking services	2035.00	2422.00
31	payday/short term loan provider	2379.00	2854.80

MISCELLANEOUS

band	category	net cost (£)	cost inc VAT
32	specialist group		bespoke



MEMBERSHIP APPLICATION FORM

Your application is processed upon receipt of your completed form and subscription fee.
 If you have any queries or require assistance, please call us on +44 (0)1274 714959.
 Please complete all sections of this application form and return by:

-  **post** CCTA, Airedale House, Aire Valley Business Park, Dowley Gap Lane, Bingley, BD16 1WA
-  **email** membership@ccta.co.uk

1 | APPLICATION TYPE

Please tick the type of application you wish to submit.

FULL MEMBERSHIP

For companies who have been authorised to trade by the FCA or granted Interim Permission.
 Also for companies who do not require authorisation from the FCA.

PROVISIONAL MEMBERSHIP

For companies that are not authorised to trade by the FCA and have not been granted Interim Permission.
 Once authorised to trade, you will be upgraded to full membership. You will then have access to:
 a full CCTA membership certificate, codes of practice, conciliation service and logos.

2 | COMPANY DETAILS

company name _____

company address _____

county & post code _____

telephone _____

company email _____

number of employees _____

number of branches _____

3 | BUSINESS DETAILS

BUSINESS TYPE

please use 1 to indicate your primary function and 2 for any applicable secondary function

- | | | |
|---|--|--|
| <input type="checkbox"/> credit grantor | <input type="checkbox"/> credit broker | <input type="checkbox"/> insurance |
| <input type="checkbox"/> collections / tracing services | <input type="checkbox"/> credit reference agency | <input type="checkbox"/> professional services |
| <input type="checkbox"/> system suppliers | <input type="checkbox"/> bank / building society | <input type="checkbox"/> credit scoring |
| <input type="checkbox"/> home credit | <input type="checkbox"/> payday/short term lending | <input type="checkbox"/> logbook loans |
| <input type="checkbox"/> other (please specify) | _____ | |

BUSINESS ACTIVITIES

please tick as many as applicable

- | | | |
|--|---|---|
| <input type="checkbox"/> computer / data services | <input type="checkbox"/> asset finance / leasing B2B | <input type="checkbox"/> accountancy |
| <input type="checkbox"/> credit scoring systems | <input type="checkbox"/> credit / charge / store card | <input type="checkbox"/> consultancy |
| <input type="checkbox"/> finance house /funder | <input type="checkbox"/> insurance broking | <input type="checkbox"/> legal services |
| <input type="checkbox"/> mail order | <input type="checkbox"/> motor finance | <input type="checkbox"/> personal loans |
| <input type="checkbox"/> retail finance / retailer | <input type="checkbox"/> secured lending | <input type="checkbox"/> training / education |
| <input type="checkbox"/> other (please specify) | _____ | |

4 | COMPANY REGISTRATIONS

TYPE

- limited PLC LLP sole trader partnership

REGISTRATION

company registration number _____

place of registration _____

OR, tick if not applicable _____

FCA

FCA reference number _____

permission type Interim Permission Authorised

OR, tick if not applicable



5 | COMPLIANCE

I provide, or plan to provide, the following and will be placed in the relevant subscription band:

- logbook loans (band 28)
- home credit (band 29a or 29b)
- pawnbroking services (band 30)
- payday/short term loans* (band 31)
- OR, I will not provide any of the above

6 | EMAIL CONTACTS

We require a principal, management and compliance contact in order to process your application. Small businesses and sole traders can fulfil more than one position. As one of your membership benefits, listed contacts will receive bulletins & alerts, Regulatory Inform newsletters and details of upcoming CCTA events.

contact	name	position	email
PRINCIPAL			
MANAGEMENT			
COMPLIANCE			
ADDITIONAL			

7 | MAGAZINE CONTACT

Name of hard copy Consumer Credit magazine recipient _____

Note: electronic versions are downloadable from the Members Area.

8 | MEMBER DATABASE

CCTA members are placed into a database available to view in the Members Area of the CCTA website. This is not made public and is only used so members may contact each other. Please provide contact details that you wish to appear on your database listing.

COMPANY EMAIL _____

COMPANY TEL _____

* as defined in the Financial Conduct Authority Handbook Glossary. For the full definition visit: <http://fshandbook.info/FS/html/FCA/Glossary/H>

1 | MEMBER SUBSCRIPTIONS

a) All membership applications must be accompanied by full payment (including VAT) of the appropriate annual subscription at the rate quoted in the CCTA Member Bands document. **b)** All members will be provided, for as long as they remain a member of CCTA, with an annual Subscription Statement to establish the following year's subscription rate.

2 | VARIATIONS OF SUBSCRIPTION RATE

CCTA reserves the right to vary the subscription rate at any time to take into account any changes to: **a)** the objectives of CCTA **b)** the rate of VAT and **c)** the business banding of the member.

3 | INFORMATION, GUIDANCE & ADVICE

All full and group members will have privileged access to information, guidance and advice, given by CCTA, in relation to, amongst other things, Consumer Credit law and Practice and this facility is provided on the understanding that any information, guidance and advice or otherwise is offered **a)** for the purpose of guidance only and must not be taken as a substitute for professional legal advice and; **b)** without the formalities of forming any enforceable contract between any member and CCTA.

4 | EXCLUSIONS OR LIABILITY

CCTA, its officers, employees and the CCTA Council accept no responsibility and/or liability whatsoever and for whatever reason in relation to the provision of information, guidance and advice.

5 | WITHDRAWAL OR RESIGNATION

Any member wishing to withdraw or resign their membership may do so at any time by giving notice in writing to CCTA and by paying with any such notice any unpaid membership subscriptions due up to and including the date of the notice. There is no entitlement to any refund of subscriptions already paid.

DATA PROTECTION

CCTA may search any one or more licensed credit reference agencies as part of the assessment of your suitability for membership and any such search may include searches on directors, controllers and partners where applicable and who have consented to such a search. The credit reference agency may retain the details of those searches on its files, which may be viewed by other organisations that make searches. CCTA may, subject to you becoming a member, publish details of your business, which has been provided by you, in the CCTA Register of Members. This information may include details provided by you in your application for membership (excluding the agreed rate of membership subscription). This information may be used to promote CCTA or may be released to other members of CCTA to contact you or a named manager for commercial or other purposes.

DECLARATION

I/we declare that:

a) I/we have read and understood the CCTA Terms and Conditions of Membership shown above and in particular clause 3 and the exclusion of liability provisions in clause 4 which I/we acknowledge to be reasonable and responsible having regard to, amongst other things, the objectives of CCTA, the amount of the subscription payable and the availability to me/us of other sources of information, guidance and advice. I/we are aware of the wisdom to seek independent legal advice; **b)** I/we have read and understood the Data Protection statement shown above and hereby give my/our consent to any searches and to the publication of my/our business details in the CCTA Register of Members and to the release of those business details to other members of CCTA for the stated purposes; **c)** the information provided in support of my/our application is true and accurate in every respect; **d)** the annual subscription payment is enclosed with this application and is appropriate to the category and size of the organisation to which this application relates **e)** I/we accept that CCTA may decline this application without stating a reason and, in that event, CCTA will return the enclosed Membership Application Subscription to me/us. I/we hereby apply for membership of CCTA and accept and agree to be bound by the: **a)** terms and conditions of membership as shown above; **b)** Memorandum & Articles of Association (copies available on request); **c)** CCTA Codes of Practice as amended from time to time.

I / we enclose the membership subscription for band _____ in the sum of £ _____ inc. VAT

signed _____ or and on behalf of the applicant firm, duly authorised:

name of signatory _____ position of signatory _____

date of application _____ how did you hear about us? _____



CONTACT
t: +44 (0) 1274 714959
e: membership@ccta.co.uk
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twitter @CCTAvoice