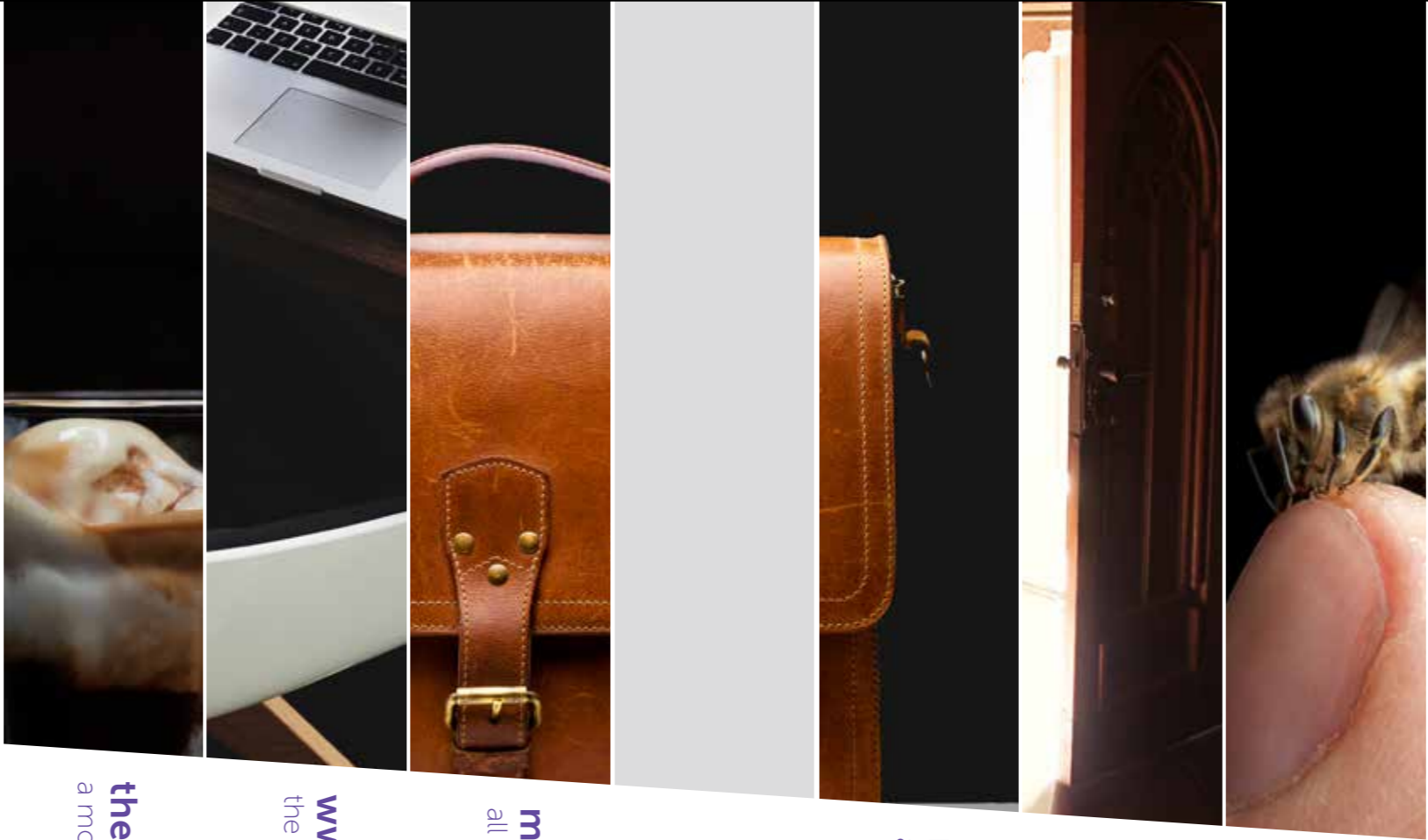




ccta^{leaf}
INFORMATION
2019

time to consider

MEMBERSHIP



full details online...

visit our website and find out more.

www.ccta.co.uk

CONTACTS

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Consumer Credit Trade Association

A company limited by guarantee and registered in England. Registered Number 00034278.
VAT Number 232 4655 76. Registered Office Address

Airedale House, Aire Valley Business Park, Dowley Gap Lane, Bingley, BD16 1WA

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the cost
full band and price information

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join us
what happens next

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member benefits
all you need to know - communication and community

10

member benefits
all you need to know - guidance and support

8

www.ccta.co.uk
the online hub - easy to access membership benefits

6

the brand
a modern, dynamic and forward thinking association

4

membership

established
1891

125 years +
shaping the industry

250+
members

exceptional
training courses

annual conference,
exhibition & gala dinner

CCTA
THE BRAND

what we do

At CCTA we enjoy a reputation for integrity and strength. Our public affairs agenda sees us 'front and centre' of consumer credit change, constantly challenging regulatory consequence, and ensuring our members have a voice where it counts.

We represent businesses who offer credit in a high profile, dynamic market. Members rely on us to provide a yard stick for best practice, and to guide them through stringent industry regulation. We offer uncompromising practical help to ensure their companies run effectively and ethically in this exposed arena.

Our services include, legal advice, complaint conciliation, training, credit agreements and a comprehensive 'news update and media network. We deliver essential support at a competitive price.

We welcome like minded companies who share our vision for a balanced, transparent, and thriving industry.

our logo



our colours

violet

CMYK 72 / 84 / 0 / 0
RGB 102 / 74 / 158
pantone266 C
web #664a9e

lime

CMYK 26 / 0 / 100 / 0
RGB 200 / 218 / 43
pantone389 C
web #c8da2b

grey

CMYK 65 / 51 / 44 / 16
RGB 96 / 105 / 114
pantone431 C
web #606972

the membership

GRANTORS

secured loans 1st & 2nd charge
high cost short term credit loans
logbook loans
home credit collected loans
guarantor loans
motor finance
other asset finance
hire leasing finance
retail finance
banks
charities

BROKERS

all forms of consumer finance

SUPPLIERS

solicitors
consultants
legal advisors
debt collection/tracing services
credit reference
scoring agencies
software developers
system suppliers
other professional services

membership feedback

- ON THE RIGHT TRACK:** less than 1% feel our service needs improvement
- THERE WHEN THEY NEED US:** 93% feel that our level of contact is right
- MARKS OUT OF 10:** 81% rate our standard of service highly
- KEEPING AN EYE ON THE BALL:** the remaining 19% are happy that we fulfil their need
- TOP FIVE FAVOURITE SERVICES:** regulatory update, magazine, legal advice, training, credit agreements

full details online...

Visit our website and find out more.

www.ccta.co.uk

THE BIG
PICTURE

strong, fresh



the most of your mouse

MEMBER HUB

THE WALL

the member hub
benefits that only membership brings
ccta.co.uk

JOIN TO
LOGIN
+44 (0) 1274 714959

The most important role our website plays, is in making membership benefits easy to find and incorporate into the day to day running of a consumer credit business. By signing into the member hub, you can access all the products and services we offer, tell us your problems and keep in touch not only with us, but with other association members.

The site provides consumers with financial guidance and a meeting point in their member relationships. While non-members enjoy the the benefit of information and services provided from our home page, it is simply a glimpse of the full CCTA offer, available behind the hub wall.

PUBLIC DOMAIN

HOME

OPEN
GETTING TO KNOW US

become a member
to enter the hub

- industry, regulatory & political news
- event diary
- joining information
- opportunities to work with us
- non-member services
- consumer help & information

MEMBER LOGIN

WELCOME

TO CCTA
FEELING THE BENEFIT

MEMBER HUB

SERVICES

HELPFUL
BUSINESS NUTS & BOLTS

log into the hub &
make the most of CCTA

- legal advice line
- complaints & conciliation
- copyright agreements
- credit agreements - discounted
- supplier & member databases
- handy industry links

MEMBER HUB

EVENTS

SOCIAL
CCTA FACE TO FACE

you will need a
membership number

- training - discounted
- conference - discounted
- extraordinary meetings
- AGM

MEMBER HUB

COMMS

INFORMED
KEEPING IN TOUCH

and a
unique password

- consumer credit magazine library
- regulatory inform library
- member only news
- member only bulletins

MEMBER HUB

RESOURCE

PRACTICAL
MEMBER DOWNLOADS

call or email
if you need help

- APR calculator download
- ERS calculator download
- CCTA logo usage & download
- CCTA codes of practice

in the bag

MEMBERSHIP

BENEFITS

OUR | GUIDANCE

OUR CODES

GENERAL AND BUSINESS SPECIFIC **member only**

Our codes underpin our reputation in the industry and the consumer arena. They offer reassurance to the public and regulators alike, that all companies allied to CCTA trade with integrity.

When a business joins the association, and each year when they renew their membership, they sign and return a Codes of Practice Compliance Confirmation. Members who fail to comply with all codes relevant to their business, risk expulsion from the association.

PDF versions are available on our website for members who would like to include them on their own websites.

CCTA holds the copyright on these documents, and their use is intended solely for members of the association, under our instruction.

When uploading the documents to any public domain members must ensure that they are read only versions. If a company resigns from the association, they must remove all CCTA codes and logos from their website and documentation.

PUBLIC AFFAIRS

MAKING YOUR VOICE HEARD **member only**

The CCTA membership is wide reaching and diverse. Lobbying is at the heart of our association. 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 regulators.

CCTA COUNCIL

A GOVERNING BODY **member only**

As a leading trade association, ensuring that new legislation works in the real world is vital. Our council is made up of representatives from the membership. They bring realistic understanding to our lobbying activity and voice.

Member involvement and commentary feeds into lobbying, focus and direction. This ensures that our voice, is completely @CCTAvoice. We embrace the nature of our broad church collective and we are proud to represent this vibrant and diverse arena.

It is in recognising and welcoming the unique qualities of individual sectors, that CCTA offers a truly comprehensive representation of the industry.

DATABASE SEARCH

INDUSTRY NEWS & EVENTS UPDATE **member only**

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.

They can search for a particular company, or by category. It is not our policy to make individual recommendations, but businesses listed are all CCTA members, backed by the CCTA codes.

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

OUR | SUPPORT

LEGAL ADVICE

INVALUABLE CREDIT GUIDANCE **member only**

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 members may 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

TRADING WITH INTEGRITY **member only**

At CCTA we offer a full conciliation service should any complaint be made against a member.

Acting as a third party and working to resolve problematic situations, before the involvement of the Financial Ombudsman.

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.

CREDIT AGREEMENTS

ELECTRONIC **member only** HARD COPY **open to all**

We offer a wide range of generic, ready to use, fully compliant credit agreements designed to suit your business. These documents are all covered by CCTA liability insurance.

Members can purchase hard copy documents with a 30% discount. Electronic versions are available exclusively to CCTA members, for a one off copyright fee and annual renewal.

APR AND ERS CALCULATORS

WORKING IT OUT **member only**

In association with CCTA, Oyster Bay Systems offer association members Flex_Master and ERS (EuroSet Reference Standard) free of charge.

Flex_Master and ERS are user friendly desktop tools delivering calculations which are regulated by the European Consumer Credit Directive (ECCD).

In the United Kingdom, the influence of the ECCD is embodied within amendments to the Consumer Credit Act, the legislation is far reaching in many areas, and these calculators are specifically aimed at providing fully compliant:

annual percentage rate calculator – Flex_Master
early settlement calculator – Euroset

in the bag

MEMBERSHIP

BENEFITS

OUR | COMMUNICATION

CCTA E-MAIL UPDATES

WEEKLY NEWS UPDATE **member only**

Our weekly news email provide a synopsis of the latest events, with easy to use links taking the reader directly to a chosen feature.

REGULAR PUBLIC AFFAIRS UPDATES **member only**

Reporting on CCTA political commentary, and industry relevant governmental and regulatory issues.

CEO LETTER **member only**

Issued in response to immediate issues facing our industry, and highlighting the CCTA viewpoint.

BULLETINS **member only**

Extraordinary industry events, need action. Our bulletin mail-shots are designed to highlight issues that may need your urgent attention.

PUBLIC AFFAIRS FACE TO FACE

MAKING YOUR VOICE HEARD **member only**

Lobbying is at the heart of our association. 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 regulators. To help us in our aim, we run:

PODCASTS **available on our website**

Lively debate surrounding current news and issues with specialist invited guests.

ROUNDTABLES **reported on our website**

Hosted opportunities for open face to face discussions, including legislators and government representatives

ONLINE NEWS & PUBLIC AFFAIRS

NEWS, EVENTS, BLOGS, REGULATORY **open to all**

Supporting all of the above regular emails, our website offers a 'one stop information shop', listing everything from CCTA commentary and blogs, government releases and requirements, to articles of interest.

TWITTER & LINKEDIN

@CCTAvoice... @ccta-ceo...

SOCIAL SERVICE **open to all**

Our company twitter feed focuses on industry news. For commentary and chat our CEO's page is the place. The CCTA LinkedIn page can be reached from our website, but with over 5,000+ connections, our CEO, Greg Stevens is the one watch.

CONSUMER CREDIT MAGAZINE

HARD COPY **member** WEBSITE DISTRIBUTION **all**

Our quarterly magazine evolves in response to the industry around it. We seek out experts with a strong voice to write for us. Members are encouraged to share their news, and to submit relevant articles. A library dating from 2010 is available from the Member Hub.

REGULATORY INFORM

E-MAGAZINE AND REGULATORY LIBRARY **member only**

Each quarter we send this e-magazine designed to provide an essential 'easy read' regulatory update to members. A back library dating from 2010 is available for download from the website Member Hub.

OUR | COMMUNITY

TRAINING

DATES AND DETAILS ON WEBSITE **open to all**

Our training schedule offers a wide range of courses covering the day to day needs of your business in our usual no nonsense language. Across two venues, Manchester and Birmingham, we run:

Courses:

Being Regulated by the FCA

Treating Customers Fairly Regime

Supervision & Reporting

Complaint Handling, Reporting & Publication

Individual Accountability: Extending SM&CR Regime

In today's tough climate, the credit industry is constantly under the regulatory microscope. Each year we take a fresh look at our offer with a view to providing a comprehensive legal and regulatory direction, keeping you abreast of change, and illustrating in full your competence credibility.

We welcome everyone involved in credit or lending under any discipline or seniority. You will be given the opportunity to discuss relevant problems with like minded industry colleagues, and to ask any questions that arise.

You will leave well informed, with a folder full of course notes, useful as a quick reference guide for your business. Membership brings with it generous discounts and packages.

ANNUAL CONFERENCE

DATES AND DETAILS ON WEBSITE **open to all**

Our annual conference is a recognised industry 'date for your diary', and membership brings with it generous discounts and packages.

In a relaxed and friendly atmosphere, this event delivers an impressive line-up of regulatory and industry speakers and a comprehensive mix of delegates and exhibitors.

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 following gala dinner provides the perfect relaxed atmosphere for catching up with industry colleagues.

full details online...

Visit our website and find out more.

www.ccta.co.uk

an open door

JOIN US

THE HOW...

CREDIT GRANTORS from £1,205 BANDS 1-9 £1,446.00 INCLUDING VAT	CREDIT BROKERS from £1,205 BANDS 10-16 £1,446.00 INCLUDING VAT	INSURANCE COMPANIES £2,561 BANDS 17/18 £3,073.20 INCLUDING VAT	PROFESSIONAL SERVICES from £1,040 BANDS 19-25 £1,248 INCLUDING VAT	DEBT TRACING & COLLECTION £1,682 BANDS 26/27 £2,018.40 INCLUDING VAT	HIGH-RISK GRANTORS from £2,442 BANDS 28-31 £2,930.40 INCLUDING VAT	MISCELLANEOUS PROVIDERS BESPOKE BAND 32 PRICE ON APPLICATION	COSTS & BAND INFORMATION IN FULL PAGES 16/17 INC AND EXC VAT
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join anytime

At CCTA, we don't have just one annual subscription date. Your membership starts at whatever time of year you're ready for it.

applying is easy

You can apply for membership from the home page of our website: www.ccta.co.uk and pay by credit card or BACS.

what happens next

Your application is processed upon receipt of your completed online form and subscription fee. Email confirmation of receipt will be sent.

keep on track

The process takes seven to fourteen days. To keep things on track, please respond quickly to our emails.

welcome

Once your application has been processed and authorised, we will forward your membership pack and CCTA membership certificate.

need help?

If you need help, or would like to request a hard copy application, speak to us on: **+44 (0) 1274 714959**

member only benefits...

just some of the advantages of membership...

- A VOICE | PUBLIC AFFAIRS
- SUPPORT | LEGAL ADVICE
- SUPPORT | AGREEMENTS
- SUPPORT | TRAINING
- GUIDANCE | OUR CODE
- UPDATES | COMMUNICATION
- COMMUNITY | MEETINGS
- COMMUNITY | CONFERENCE

apply online...

Visit our website and complete the application form at

www.ccta.co.uk

need help?

email membership@ccta.co.uk

call + 44 (0) 1274 714959

won't hurt a bit

THE COST

BANDS &
PRICE OPTIONS

CREDIT GRANTORS

band	category	net cost (£)	cost inc VAT
1	outstandings up to £1 million	£1,205	£1,446.00
2	outstandings + £1 million and up to £2.5 million	£1,460	£1,752.00
3	outstandings + £2.5 million and up to £5 million	£1,603	£1,923.60
4	outstandings + £5 million and up to £10 million	£1,793	£2,151.60
5	outstandings + £10 million and up to £50 million	£2,463	£2,955.60
6	outstandings + £50 million and up to £100 million	£3,073	£3,687.60
7	outstandings + £100 million and up to £200 million	£3,764	£4,516.80
8	outstandings + £200 million and up to £400 million	£5,033	£6,039.60
9	outstandings over £400 million	£6,482	£7,778.40

CREDIT BROKERS

band	category	net cost (£)	cost inc VAT
10	gross turnover up to £1 million	£1,205	£1,446.00
11	gross turnover + £1 million and up to £2.5 million	£1,460	£1,752.00
12	gross turnover + 2.5 million and up to £5 million	£1,603	£1,923.60
13	gross turnover + £5 million and up to £10 million	£1,793	£2,151.60
14	gross turnover + £10 million and up to £50 million	£2,463	£2,955.60
15	gross turnover £50 million and up to £100 million	£3,073	£3,687.60
16	gross turnover over £100 million	£3,764	£4,516.80

INSURANCE COMPANIES

band	category	net cost (£)	cost inc VAT
17	direct insurance	£2,561	£3,073.20
18	brokers or intermediary insurance	£2,561	£3,073.20

PROFESSIONAL SERVICES

band	category	net cost (£)	cost inc VAT
19	consultancy	£1,040	£ 1,248.00
20	solicitors	£1,682	£2,018.40
21	legal advisors	£1,682	£2,018.40
22	credit reference agencies	£3,818	£ 4,581.60
23	credit scoring agencies	£3,629	£ 4,354.80
24	software developers / system suppliers	£1,682	£2,018.40
25	others	£1,682	£2,018.40

DEBT COLLECTION & TRACING

band	category	net cost (£)	cost inc VAT
26	debt collection/tracing services	£1,682	£2,018.40
27	insolvency practitioners	£1,682	£2,018.40

HIGH RISK

band	category	net cost (£)	cost inc VAT
28	logbook loan provider	£2,442	£ 2,930.40
29a	home credit provider (outstandings below £5 million)	£2,209	£ 2,650.80
29b	home credit provider (outstandings above £5 million)	£5,274	£ 6,328.80
30	pawnbroking services	£2,442	£ 2,930.40
31	payday/short term loan provider	£2,822	£ 3,386.40

MISCELLANEOUS

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



ccta 

CONTACT

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e: membership@ccta.co.uk

www.ccta.co.uk

[@cctavoice](https://twitter.com/cctavoice)