



ccta
INFORMATION
2021

time to consider

MEMBERSHIP



member benefits
all you need to know - communication and community

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member benefits
all you need to know - guidance and support

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

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the brand
a modern, dynamic and forward thinking association

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membership

full details online...

visit our website and find out more.

www.ccta.co.uk

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established
1891

125 years +
shaping the industry

230+
members

exceptional
training courses

annual conference
& exhibition

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 seminars - 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 Executive Chairman'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 SEMINARS

2021 DATES AND DETAILS TBC **open to all**

Our training seminars are a where an open debate forum meets more practical training.

The mornings provide in depth information and clarity around current major issues facing our industry.

Because of the fluid nature of the content, they are fully outlined in the promotional material prior to the event.

The afternoon training session covers the Senior Managers & Certification Regime and the four behaviours that drive cultural transformation and set standards of personal conduct in financial services.

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.

The days are informative, friendly and informal. We have structured the pricing to enable delegates who are not able to attend the full event to book for half a day.

Bespoke training packages, for those companies requiring a wider range of training opportunities, are available. Delivered on your own premises, this is an opportunity to select the subject matter of your training based entirely on the needs of your staff and your business.

ANNUAL CONFERENCE

2021 DATES AND DETAILS TBC **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 lunchtime break provides the perfect relaxed atmosphere for catching up with industry colleagues.

full details online...

visit our website and find out more.

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ccta 

CONTACT

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