



MEMBERSHIP  
INFORMATION  
2022



# about ccta

The Consumer Credit Trade Association (CCTA) is one of the oldest trade associations in the UK. Established in 1891, we have a long and influential history. Our modern-day objective is to support and develop an effectively regulated alternative lending market. We aim to ensure responsible access to credit for all.

We work constructively with policymakers, regulators, and Government. The association seeks to shape a single voice representing our industry on the wide range of issues it faces.

CCTA is an extensive network of lenders and associates, sharing experience and knowledge. We provide insight and expertise from our stakeholder engagement, delivering briefings, and various publications to our members. Our wide range of services include a full diary of events, specialist advice, and training.

We are passionate about our industry and welcome like-minded businesses.



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## the membership

LENDERS | retail • asset • commercial • leasing/hire • motor • running accounts • secured • unsecured

HIGH COST | guarantor • high-cost short-term • home collected • logbook • pawnbroking • rent-to-own • sub-prime

BROKERS | motor • personal • retail • lead generation • secondary broking

ASSOCIATES | consultancy • CRA • debt purchase / collection • legal advisors / solicitors • systems / software providers





## CCTA MISSION

### AN AMPLIFIED VOICE

Our modern-day objective is to support the development of a sustainable, effective, and well-regulated alternative lending market. We strive to provide responsible access to credit for all.

We run campaigns to educate external organisations about the value of credit to both consumers and the economy, and the potential consequences if access is denied.



## REGULATORY LIASION

### REPRESENTING THE INDUSTRY

Developing and maintaining relationships with regulatory stakeholders is an essential part of our work. We have regular meetings with the regulatory bodies that affect the sector. These include the Financial Conduct Authority and the Financial Ombudsman Service. Within Government we have good links with the Consumer Credit team within HM Treasury.



## STAKEHOLDER ENGAGEMENT

### GETTING TO THE ISSUES

We engage with the debt advice arena, think tanks and academics on publications and research that may be relevant to our membership and the issues it faces. Alongside this we work with the media, to speak on behalf of the alternative lending sector and challenge misconceptions. We strive to ensure that these organisations have a good understanding of members and their customers. Within Parliament we work with the influential Treasury Select Committee, relevant all-party groups and MPs interested in the sector.

## DELIVERING INSIGHT

### A SOUNDING BOARD

CCTA aims to be a source of useful insight for members, providing them with information from stakeholder engagement. We are a central hub of knowledge and sounding board. This insight helps ensure members have the information they need to plan, innovate, grow and make better decisions.



## A STRONG NETWORK

### ACROSS THE INDUSTRY

CCTA aims to create a vibrant network of lenders, for the benefit of members. This allows businesses to learn from each other and share experiences under the umbrella of the trade association. Members are encouraged to attend both physical and virtual events. CCTA is able to aggregate information from firms, in a way that is appropriate in terms of competition rules.



## CCTA COUNCIL

### A GOVERNING BODY

Ensuring that new legislation works in the real world is vital. Recognising the qualities of individual sectors ensures a truly comprehensive representation of the industry. Our council offers a broad working arena collective.





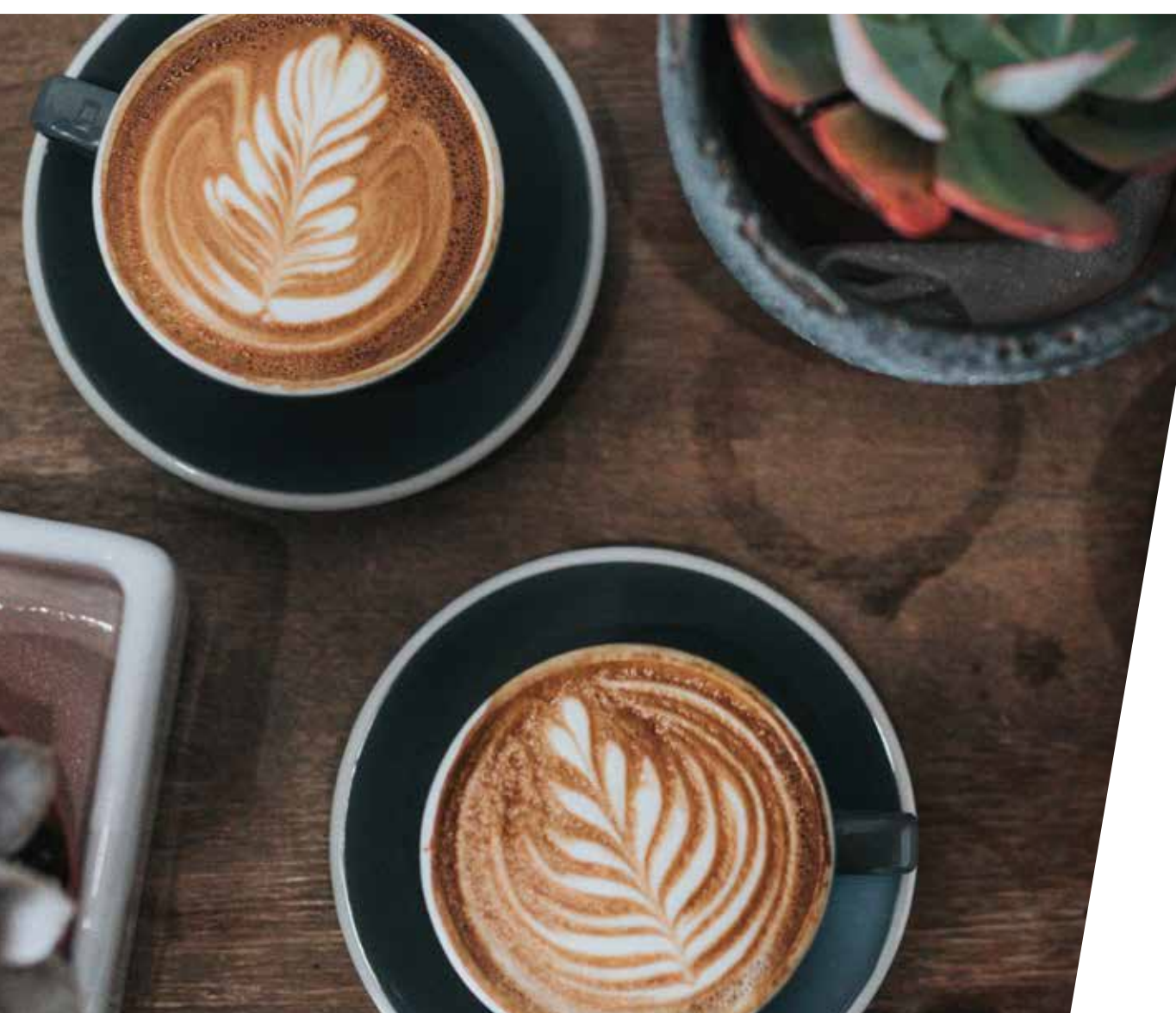


## CCTA MAGAZINE

### QUARTERLY PUBLICATION

CCTA Magazine evolves in response to the industry around it. Each issue includes feature articles, legal pieces and articles from both members and stakeholders.

CCTA Magazine is published on a quarterly basis and emailed directly to members. The magazine can be downloaded from the Member Hub, where you will also find an extensive back library.



## COMMS ARCHIVE

### NEVER MISS AN UPDATE

All member communications are stored in the Comms Archive, accessible from the Member Hub. The archive can be filtered by communication type to help you locate a specific email.

The archive contains all emails sent from the start of 2021 so new members may wish to take some time to review past communications.

## ACTIVITY FEED

### CCTA SNAPSHOT

Members are able to view the CCTA Activity Feed by logging into the Member Hub on our website. We post details here of recent activities carried out by the association and highlight any important member communications.

We also post details of CCTA events and publications on the Activity Feed to serve as a handy reminder for members.



## MEMBER EMAILS

### CONSISTENTLY INFORMED

<b>CEO UPDATE</b>	weekly updates on recent CCTA activities
<b>ALERT</b>	breaking news or important information
<b>EVENTS</b>	details of upcoming member events
<b>INFORMATION</b>	information your team should be aware of
<b>RESPONSE</b>	share information or views with CCTA
<b>NEWS</b>	a weekly round-up of important industry new

## TAILORED COMMS

### RELEVANT TO YOU

Our email communications are tailored by you, to ensure you only receive the information you want. You can change your preferences at any time, opting in and out of the above email types.

Emails to members can also be targeted by the products/services you provide, along with various interests.



## CCTA INFORM

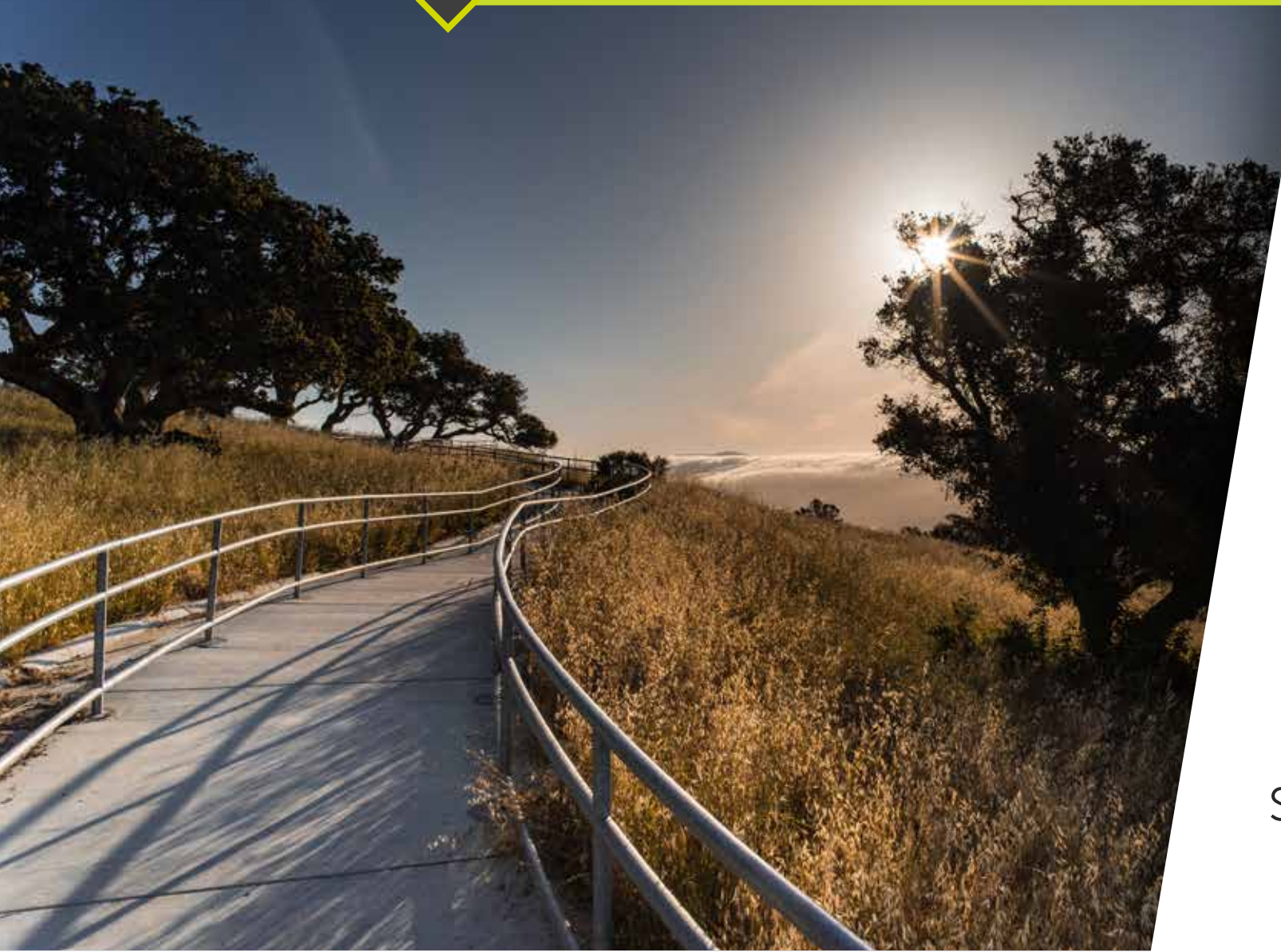
### MEMBER EXCLUSIVE

We collect details of legislation, regulatory updates and other announcements we think may be of interest to you. These make up our quarterly newsletter, CCTA Inform.

The publication is designed to provide an essential 'easy read' and is emailed to members four times during the year.



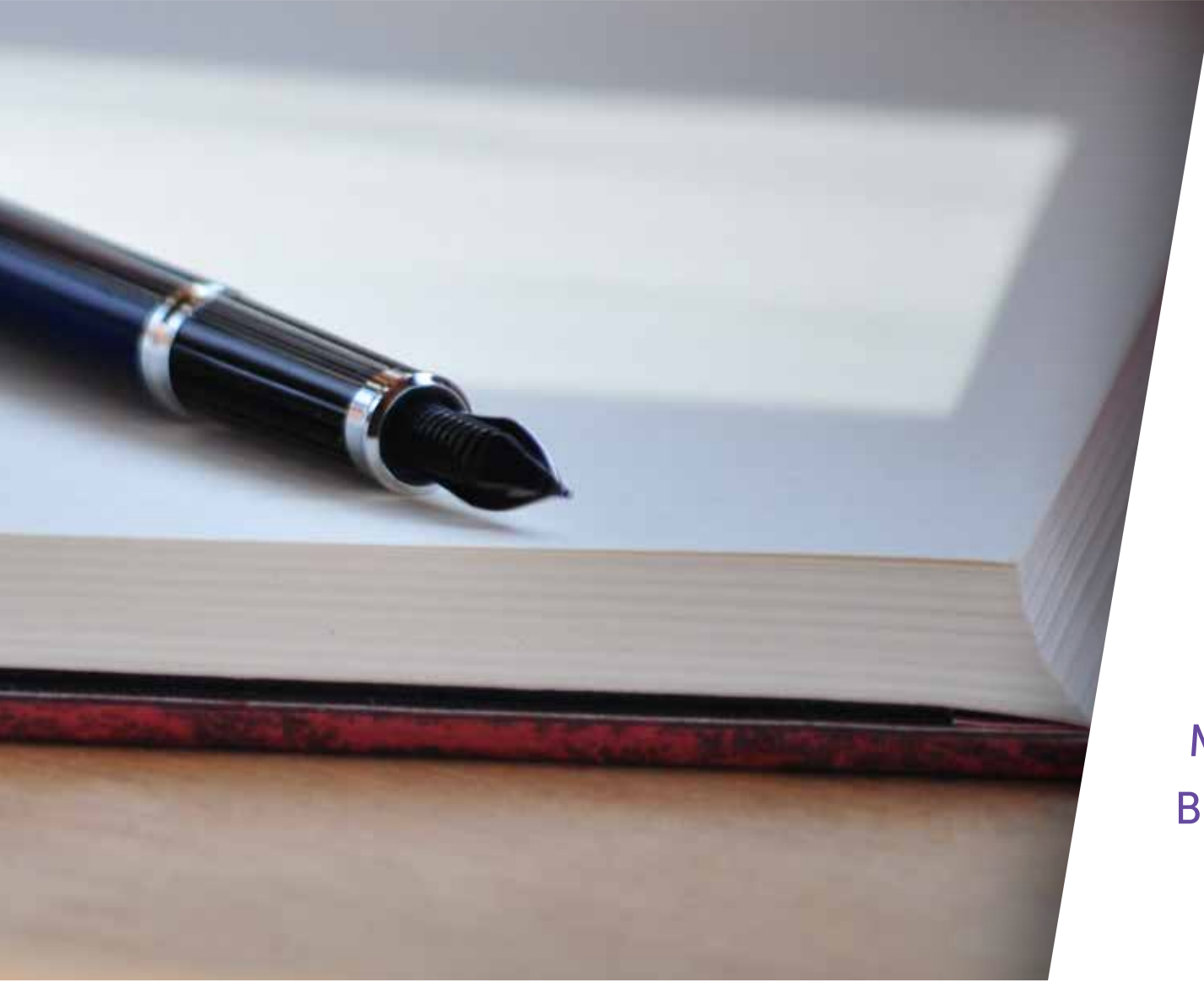




## ADVICE LINE GENERAL GUIDANCE

CCTA can provide guidance on; relevant rules and regulations; the rationale behind these; how other firms tackle similar issues; and what the response from the FCA and the FOS has been in similar situations. These are all important in a principles based system.

Specific legal advice can be provided by associate CCTA members.



## CREDIT AGREEMENTS HARD COPY FORMAT

We have a comprehensive range of hard copy credit agreements and statutory documents, suitable for most purposes and drafted, where applicable, in accordance with the provisions of the consumer credit Act 1974 and regulations made under it.

**MEMBER DISCOUNT** | **30% off** standard prices  
**BULK DISCOUNT** | **10% off** packs of 50 • **20% off** packs of 100



## CREDIT AGREEMENTS ELECTRONIC FORMAT

Our electronic agreements are only available to members. They can be embedded into your own system and used an unlimited number of times. Members can download the latest versions by logging in to the Member Hub. An Alert notification is sent to members when new versions are released.

For more details, please view the agreements section of our website.



## MEMBER HUB MANAGE YOUR MEMBERSHIP

In order to fully utilise your CCTA membership, it is important to keep your details up to date. From the Member Hub, you can notify us of changes to your team and the products you offer. This ensures that we can continue to send relevant communications to key members of your team.

Members can download electronic agreements from the Member Hub or make hard copy purchases at discounted rates.

## SUPPLIER DATABASE INDUSTRY PROFESSIONALS

CCTA associate member provide a wide range of professional services related to the consumer credit industry. Check the supplier database when you are considering external support.

The supplier database provides details and contact information for consultancies, credit reference agencies, debt purchase/collection, legal advisors, solicitors, systems and software providers.



## MEMBER DATABASE VISIT THE MEMBER HUB

Browse our network of CCTA members by logging in to the Member Hub. The database confirms the business type of each member, along with a URL link, contact email address and telephone number.

Listings are in accordance with our terms and conditions.





# ccta conference

## FLAGSHIP EVENT

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

Please join us for our first annual conference in over two years in spring 2022. The CCTA conference will take place at the Hilton Hotel Liverpool on the 27th of April, with a networking dinner for members, being held the night before.

After the extraordinary circumstances of recent times, the conference is a long-awaited opportunity to catch up with industry colleagues. The diverse nature of the membership means that the programme will cover a wide range of topics important to the alternative lending sector.

There is a varied line up of speakers and panellists from external organisations with more details to be announced soon. Topics on the agenda include the FCA's new Consumer Duty, affordability, and vulnerability. We will also explore developments in technology and how customer engagement continues to evolve.

There will be lots of opportunities to network with industry peers throughout the day, including our exclusive member dinner. Attendees will include a wide range of lenders, credit brokers, debt purchasers and CRAs.

There are several sponsorship and exhibition opportunities available for members, please get in touch if you would like to discuss further.

For all the latest updates on the event, and to book your tickets, visit [www.ccta.co.uk/annual-conference](http://www.ccta.co.uk/annual-conference)

## CCTA SUMMITS

### MEMBERS ONLY

Our summits provide members with insight on specific topics, often from external organisations. They offer an open debate forum with formal presentations, Q&A sessions, and include legal and regulatory updates. The events can take place online or face-to-face. We aim to host three Summit events each year. These events are free to attend.

## CCTA ROUNDTABLES

### BY INVITATION

Limited roundtable numbers ensure all participants can join in the lively debate which is the core of these get togethers. These meetings inform CCTA policy and regulatory and political engagement. These events are free to attend. Participation in roundtables is dependent on your membership tier and by invitation only.

## CCTA WORKSHOPS

### MEMBERS ONLY

Workshops offer a more informative forum, and contain guest experts and Q&A sessions alongside open discussion. These virtual events are free to attend and only open to members.







## CCTA LOGOS FOR MEMBER USE

Members are welcome to display the CCTA logo on their websites and promotional material, along with the membership number you will be allocated when you join.

The CCTA logo is available in several versions and various formats. They can be downloaded from the Member Hub.

## RESOURCES READY TO DOWNLOAD

Members are able to download various resources from the Member Hub. These include CCTA publications, presentations from CCTA events, important member communications and more.

## CALCULATOR SOFTWARE APR & ERS VERSIONS

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). These calculators are specifically aimed at providing fully compliant APR and early settlement figures.

# join ccta COME ABOARD

Membership fees are based on the size of your business, the products you offer and your space within the market. Memberships are available from £1,300 +VAT for start-ups and small businesses. For an accurate membership quote, please submit the Enquiry Form on our website.

## step 1 | ENQUIRY

Our short Enquiry Form only takes a few minutes to complete. Once your submission has been reviewed, we will be in touch with a quote for your subscription fee and a link to our application form.

## step 2 | APPLICATION

Completing the application form allows us to set up your membership and ensure all your key team members receive relevant member communications from CCTA.

## step 3 | PAYMENT

Once we receive your application form and subscription fee, we will confirm the membership has been set up. At this point, you will be able to access the Member Hub on the CCTA website and you will begin to receive members communications accordingly.





# contact us

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☎ 01274 714 959

🌐 ccta.co.uk

in linkedin

🐦 twitter

**CONSUMER CREDIT TRADE ASSOCIATION**

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