



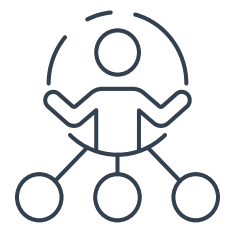
CCTA MEMBERSHIP





MEMBERSHIP

- MISSION
- COMMS
- SERVICES
- EVENTS
- MEMBER HUB
- JOIN CCTA



The 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.

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

CCTA ANNUAL MEMBERSHIP PRICES STARTING FROM

sole traders
£800 +VAT

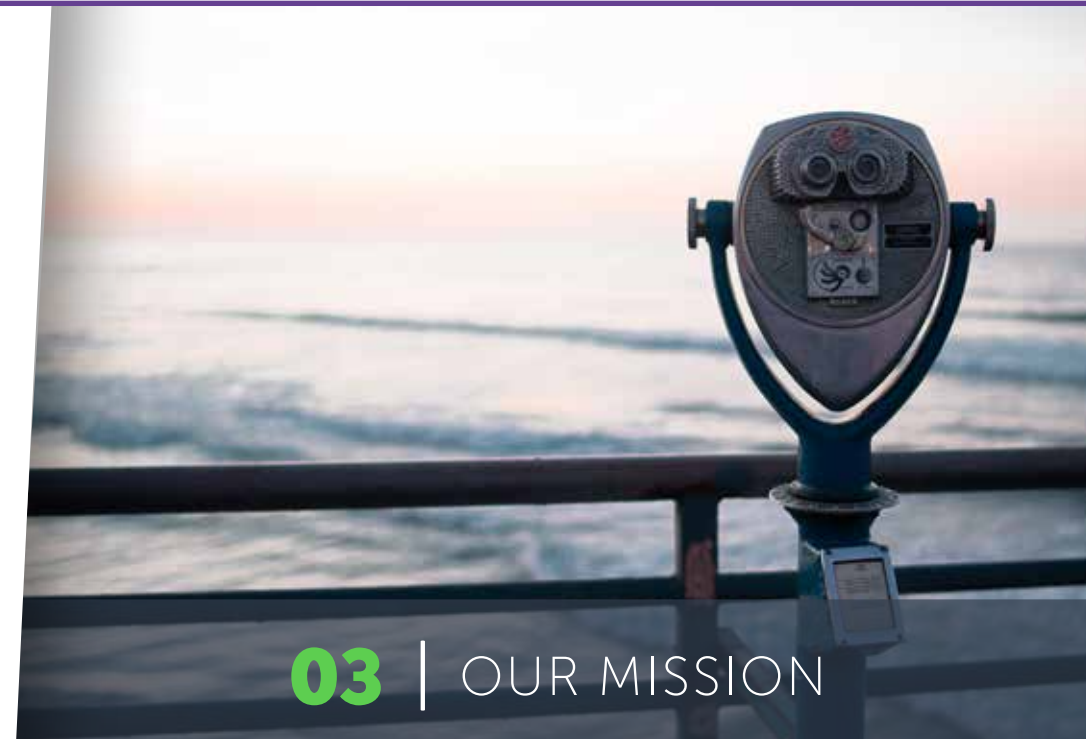
startups
£800 +VAT

lenders & brokers
£1,400 +VAT

associate firms
£1,908 +VAT



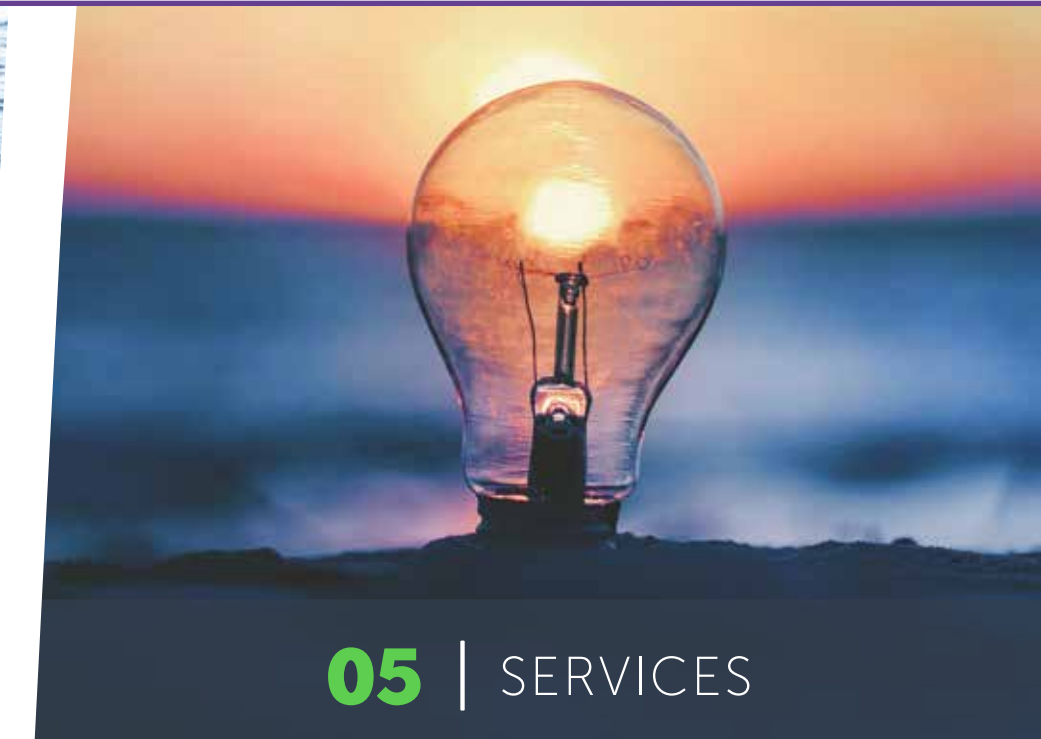
Submit our short **membership enquiry form** to receive a quote and more information



03 | OUR MISSION



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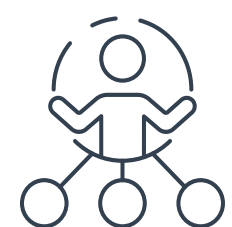
the ccta members

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 aim 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 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 relevant publications and research. We speak to the media to challenge misconceptions. Within Parliament, we work with the influential Treasury Select Committee, relevant all-party groups and MPs interested in the finance industry.

DELIVERING INSIGHT A SOUNDING BOARD

The 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

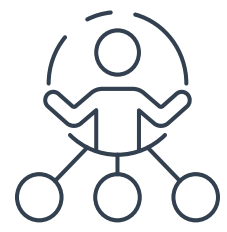
The CCTA aims to create a vibrant network of lenders to allow businesses to learn from each other and share experiences under the umbrella of the trade association. Members are encouraged to attend both physical and virtual events. The CCTA is able to aggregate information from firms, in a way that is 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 TRI-ANNUAL PUBLICATION

CCTA Magazine evolves in response to the industry. Each issue includes features, legal pieces and articles from members and stakeholders. We publish the magazine on a tri-annual basis and email it to members. The publication can be also downloaded from the Member Hub, where you will find an extensive back library of past issues.



COMMS ARCHIVE NEVER MISS AN UPDATE

Member communications are stored in our archive in the Member Hub. 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 A CCTA SNAPSHOT

The CCTA Activity Feed is available in the Member Hub. We post details of recent activities carried out and highlight any important member comms and publications. We also post details of CCTA events as a handy reminder for members.

MEMBER EMAILS CONSISTENTLY INFORMED

We send four types of email to our membership. These are:

- CCTA UPDATE** • industry news and the latest team activity
- INFORMATION** • information your team should be aware of
- EVENTS** • details and registration links for upcoming events
- PUBLICATIONS** • including updates and guidance papers



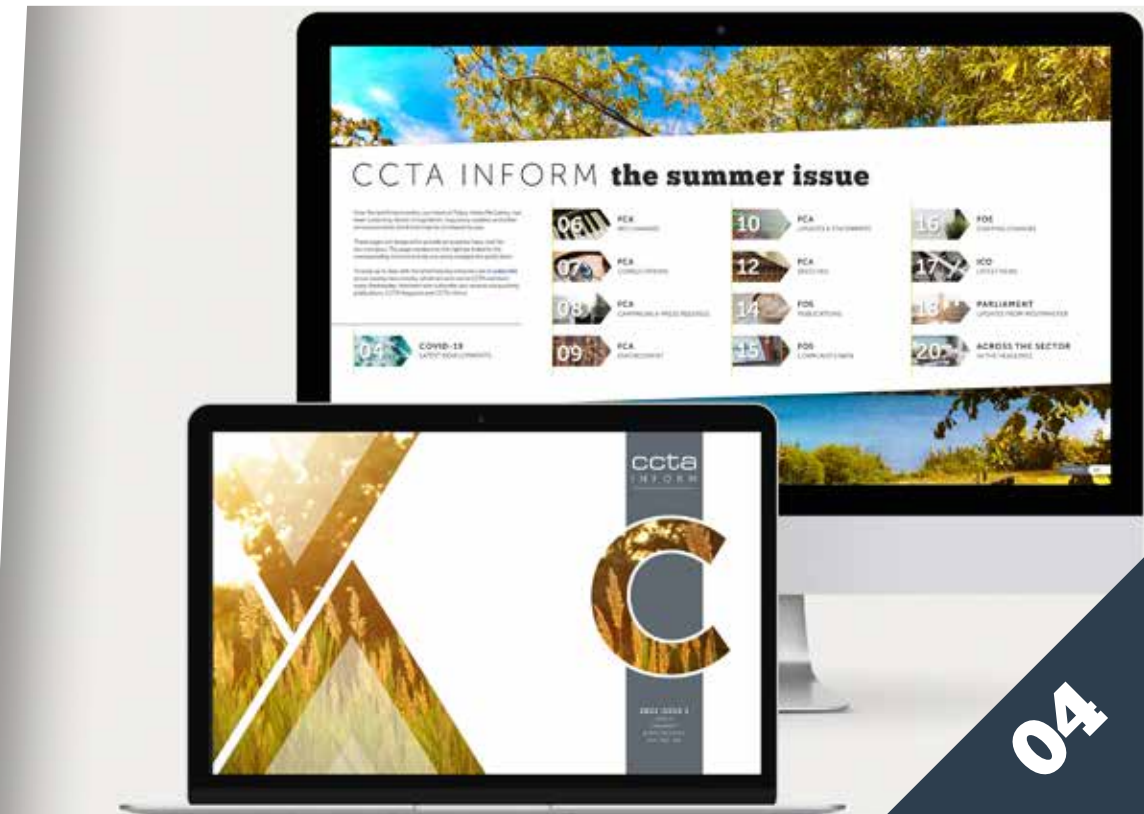
TAILORED COMMS RELEVANT TO YOU

Our email communications are tailored by you, to ensure you only receive the information you want. You can change your preferences at any time. Emails to members can also be targeted by the products and services you provide.



CCTA INFORM REGULATORY NEWSLETTER

We collect details of legislation, regulatory updates and other announcements we think may be of interest to you. These make up our tri-annual newsletter, CCTA Inform. It provides an essential 'easy read' for members.





ADVICE LINE GENERAL GUIDANCE

The 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 is provided by associate members.



CREDIT AGREEMENTS HARD COPY FORMAT

We have a range of hard copy 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 DISCOUNTS • 10% off 75 packs or 15% off 100 packs



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 from the Member Hub.

CCTA ACADEMY ONLINE LEARNING & DEVELOPMENT

CCTA Academy provides tailored online consumer credit compliance training at both staff and manager levels. The modules are relevant to the training and competency expectations of the FCA. Our courses are specific to the sectors in which our members operate.

MEMBER DISCOUNT • up to 50% off standard prices



SUPPLIER DATABASE INDUSTRY PROFESSIONALS

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

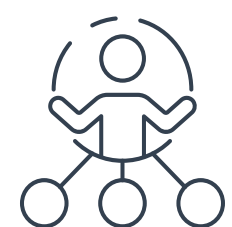
Your will find details and contact information for solicitors and legal advisors, consultancies, debt purchase, debt collection as well as systems and software providers.



MEMBER DATABASE VISIT THE MEMBER HUB

Browse our network of CCTA members in the Member Hub. The database confirms the business type, along with a URL, email address and telephone number. Listings are in accordance with our terms and conditions.





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. These free events take place online and face-to-face.



CCTA ROUNDTABLES MEMBERS ONLY

Our roundtables allow participants to join in a lively debate which is the core of these events. The roundtables also inform CCTA policy and regulatory and political engagement. These events are free to attend.



CCTA WORKSHOPS MEMBERS ONLY

Our workshops offer a more informative forum, and contain guest experts and Q&A sessions alongside open discussion. Workshops can run both online and in-person and may include a delegate charge.

ANNUAL CONFERENCE FLAGSHIP EVENT

Our annual conference is a recognised industry 'date for the diary'. In a relaxed and friendly atmosphere, the event delivers an impressive line-up of regulatory and industry speakers and a comprehensive mix of delegates and exhibitors. We bring together speakers and panellists to help lenders navigate the ever-changing landscape of consumer credit.

Keynote speakers at our 2023 event included the FCA and FOS, with panel sessions that covered regulation, innovation and better understand the consumer. Held just after the Consumer Duty deadline, the Duty was a key theme.

Our flagship event provides opportunities to network with industry peers and includes an exclusive member dinner, which takes place the evening before the conference.

Take a look at our [2024 event brochure](#) and event figures.

142 conference delegates

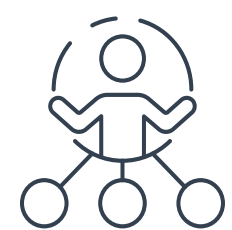
75 dinner guests

77 firms in attendance

20 speakers & panellists

MEMBER DISCOUNT • 30% off standard prices





CCTA MEMBER HUB MEMBERS ONLY

A range of information and resources are available from the Member Hub on our website. It is designed to help you manage your membership and easily locate the resources you are looking for.

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 also download the latest versions of our electronic agreements from the Member Hub if they have purchased the required licences. Alternatively, hard copy agreements can be purchased from here at a 30% discount.

All of our communications are stored in the Member Hub. Once logged in, you will find a back catalogue of our publications, CCTA Magazine and CCTA Inform. Our emails are also saved here, in order to ensure members do not miss anything.

Your membership can be renewed in the Member Hub. Just log in one month prior to your renewal date to begin the renewal process. This can be done in a couple of minutes by confirming your firm information, updating your team and paying your membership invoice.

CCTA LOGOS HIGHLIGHT YOUR MEMBERSHIP

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, basic updates and guidance papers.

CALCULATOR SOFTWARE APR & ARS VERSIONS

Oyster Bay Systems offer members free user-friendly desktop tools that deliver calculations which are regulated by the European Consumer Credit Directive (ECCD). The calculators are specifically aimed at providing fully compliant APR and early settlement figures.





our mission

services

communications

downloads

ccta events

	NON MEMBERS	CCTA MEMBERS
Advocacy	✗	✓
Insight	✗	✓
Network	✗	✓
Advice line	✗	✓
CCTA Academy	✓ standard prices	✓ 50% discount
Stakeholder engagement	✗	✓
Hard copy agreements	✓ standard prices	✓ 30% discount
Electronic agreements	✗	✓
Supplier database	✗	✓
Member database	✗	✓
CCTA Magazine (tri-annual)	✗	✓
CCTA Inform (tri-annual)	✗	✓
CCTA Update (weekly email)	✗	✓
Information (email)	✗	✓
CCTA Event (email)	✗	✓
Publication (email)	✗	✓
Member emails	✗	✓
Resources	✗	✓
CCTA logos	✗	✓
APR & ERS calculators	✗	✓
Summits	✗	✓
Roundtables	✗	✓
Workshops	✗	✓
Conference	✓ standard prices	✓ 30% discount

join ccta
COME ABOARD

Membership fees are based on the size of your business, the products you offer and your space within the market. For a quote, submit our short [Membership enquiry Form](#).

step 1 | ENQUIRY

The enquiry form only takes a minute to submit. We will then be in touch with a quote for your membership fee, along with any relevant information.

step 2 | SETUP

We will contact you to request information required to set up your membership. We will ensure that your key team members receive relevant member communications.

step 3 | PAYMENT

Once we receive your details and fee, we will confirm the membership has been set up. You will then have access to the Member Hub and being receiving our emails.



We are one of the longest-established trade associations in the financial services sector, representing the interests of alternative lenders for over 130 years. We represent over 150 regulated firms in alternative lending and are at the heart of a more extensive network of smaller firms.

These are often smaller firms involved in alternative lending sectors such as home-collected credit, high-cost short-term, motor finance, logbook loans, pawnbroking, and lending for smaller retailers. Our members lend to customers under served or not served by mainstream lenders.

Members look to us to provide guidance and support regarding all regulatory matters. We are advocates for our network of lenders, brokers and associates.

contact us

membership@ccta.co.uk 

01274 714 959 

ccta.co.uk 

linkedin 