LEEDS • 05/06 OCT 2026

CCTA CONSUMER CREDIT TRADE ASSOCIATION

2026 ANNUAL CCTA CONFERENCE

keynotes presentations panels networking associates

welcome

CCTA 2026 CONFERENCE

It is a great pleasure, as Chair of the CCTA, to welcome you to our 2026 Annual Conference.

This year we are bringing the conference to Leeds, and I hope you enjoy both the new setting and the opportunity to spend time with colleagues from across the consumer credit community.

The CCTA Annual Conference has become an important fixture in the industry calendar because of the breadth of people it brings together. Lenders, brokers, regulators, professional advisers, suppliers and other stakeholders all have a role to play in shaping the future of consumer credit. There is real value in having those different perspectives in the same room.

That feels particularly important this year.

Consumer credit continues to operate in an environment of significant change. Regulatory reform is reshaping the framework in which firms operate, while developments in the Consumer Duty, motor finance, complaints and redress are creating practical questions for businesses of all sizes. At the same time, financial inclusion remains an important consideration: how do we ensure consumers can access appropriate credit while maintaining high standards of responsible lending?

Technology and artificial intelligence are also changing the way firms operate, make decisions and interact with customers. Used well, innovation can improve efficiency and consumer outcomes, but it also raises important questions around governance, accountability and data.

These issues cannot be considered in isolation. Changes in one part of the market can have consequences elsewhere, particularly for smaller and specialist lenders. Good policy needs to work not only in principle, but in practice.

Our programme this year is designed to explore these issues and what they mean for firms and consumers. Through keynote presentations, panels and industry insight, we hope to provide useful perspectives on both the challenges and opportunities ahead.

The conference is also about people. Some of the most valuable conversations happen outside the formal sessions, comparing experiences with colleagues and hearing different perspectives.

For the CCTA, our focus remains on supporting a responsible, sustainable and diverse consumer credit market. That means strong consumer protection and good outcomes, alongside recognition of the practical realities facing firms and the importance of maintaining access to appropriate regulated credit.

I would like to thank our speakers, panellists, sponsors and exhibitors for their contribution, and the CCTA team for all their hard work in bringing the conference together.

I hope you have an enjoyable and worthwhile day, and leave with new ideas, useful insight and some valuable connections.

Mark Fiander
Chair, CCTA

09:15

WELCOME: CCTA
Event details & housekeeping

09:25

INTRODUCTION: CCTA
Introduction from the Chief Executive

09:35

KEYNOTE: Walker Morris
Redress: Friend or foe?

09:50

FIRESIDE CHAT
Running a consumer credit business in 2026
Moneyline • Borderway Finance • H&T

10:40

MORNING BREAK
Refreshments & networking
Please be re-seated by 10:55

11:00

KEYNOTE: FCA
Shaping the future of consumer finance

11:30

PANEL: Regulatory
The regulatory road ahead:
What next for consumer credit?

12:20

PRESENTATION: Equifax
The consumer who doesn't exist:
Why better affordability starts with better understanding

12:35

NETWORKING LUNCH
Lunch sponsored by T Dot UK
Please be re-seated by 13:30

13:35

KEYNOTE: Evlo
Financial Freedom for Everyone:
Practical reform for a fairer credit system

13:50

PANEL: Technology & innovation
The role of payments:
How payments play a greater role in good customer outcomes

14:30

KEYNOTE: Square 4
From insight to evidence:
Outcomes testing under the Consumer Duty

14:45

AFTERNOON BREAK
Refreshments & networking
Please be re-seated for raffle draw by 14:55

15:05

PRESENTATION: Illegal Money Lending Team
Tackling illegal lending:
Insight from the frontline

15:25

KEYNOTE: FOS
Insights, trends and redress reform:
An update from the Financial Ombudsman Service

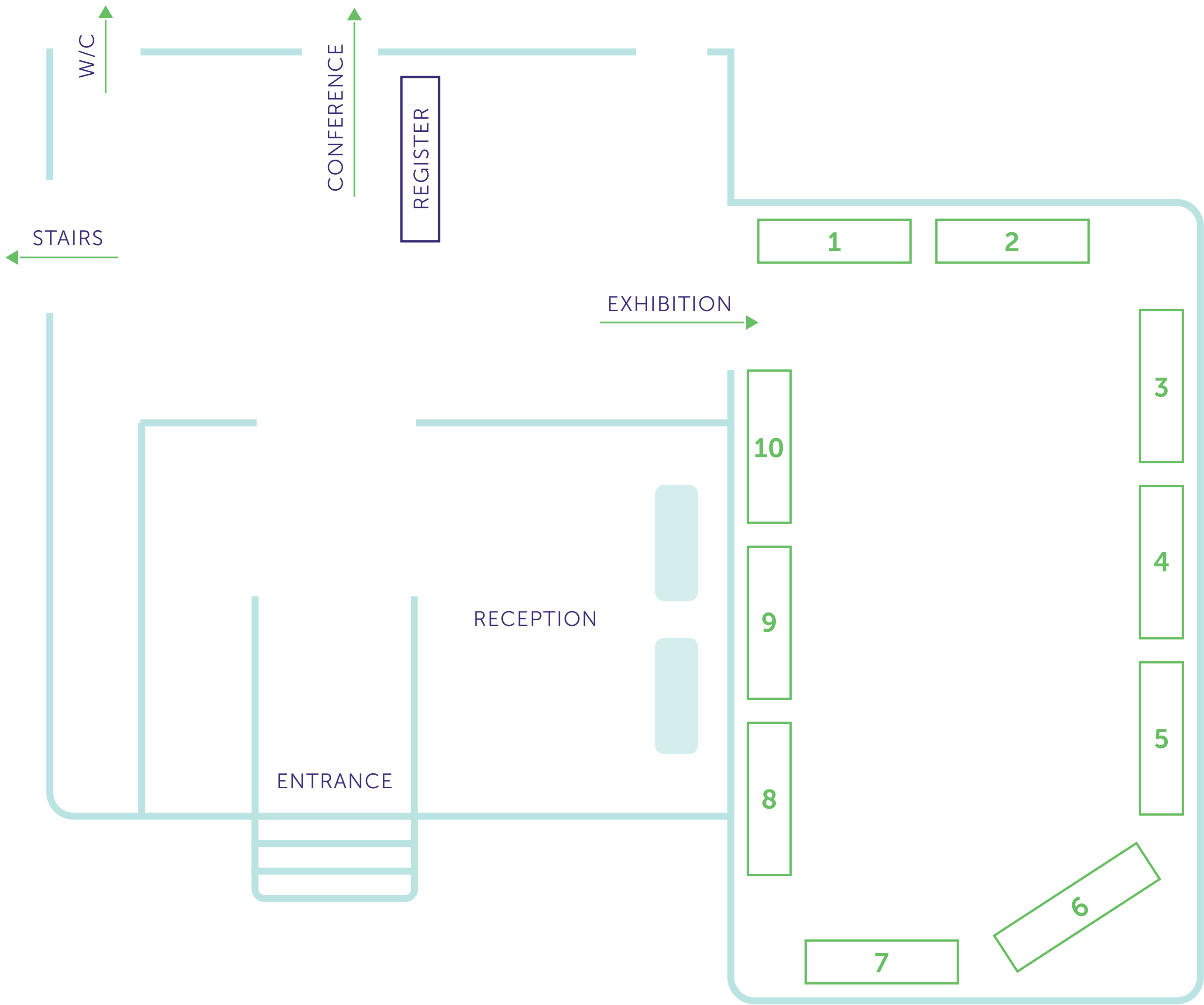
15:55

CLOSING: CCTA
Closing remarks from CCTA

exhibitor raffle

FIRST PRIZE £300 AMAZON VOUCHER
2 X RUNNERS-UP £100 AMAZON VOUCHER

Collect four stickers from exhibitors and affix them to the postcard you were given when you registered. Hand this to the registration desk during the afternoon break in order to enter the raffle.



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HEADLINE SPONSOR	PANEL SPONSOR	HEADLINE SPONSOR	EVENT EXHIBITOR	EVENT EXHIBITOR
evlo	ACQUIRED	Walker Morris	FCA Financial Conduct Authority ATTENDEE	PPL Experts in retail compliance

STAND 6	STAND 7	STAND 8	STAND 9	STAND 10
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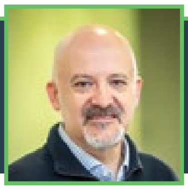
CCTA 2026 Annual Conference: Introduction from the Chief Executive

Jason will provide an update on the association's recent work, highlighting key developments across the consumer credit sector and the issues currently shaping CCTA's priorities.

He will also outline the association's ongoing engagement with regulators, policymakers and members on issues that matter most to the industry.



Jason Wassell
Chief Executive
CCTA

Redress: Friend or foe?

For more years than lenders care to remember, the topic of redress has been a live one. Redress events have led to significant redress programmes and even, in some cases, the failure of firms.

This has led to operational challenges and some investors having a perception of a claims culture in the UK. But changes are on the horizon with consumer credit reform, reform of the Financial Ombudsman Service, developments before the Court (including so-called Omnibus Claims) and proposed wider reform of group litigation.

So against that backdrop, redress: friend or foe?

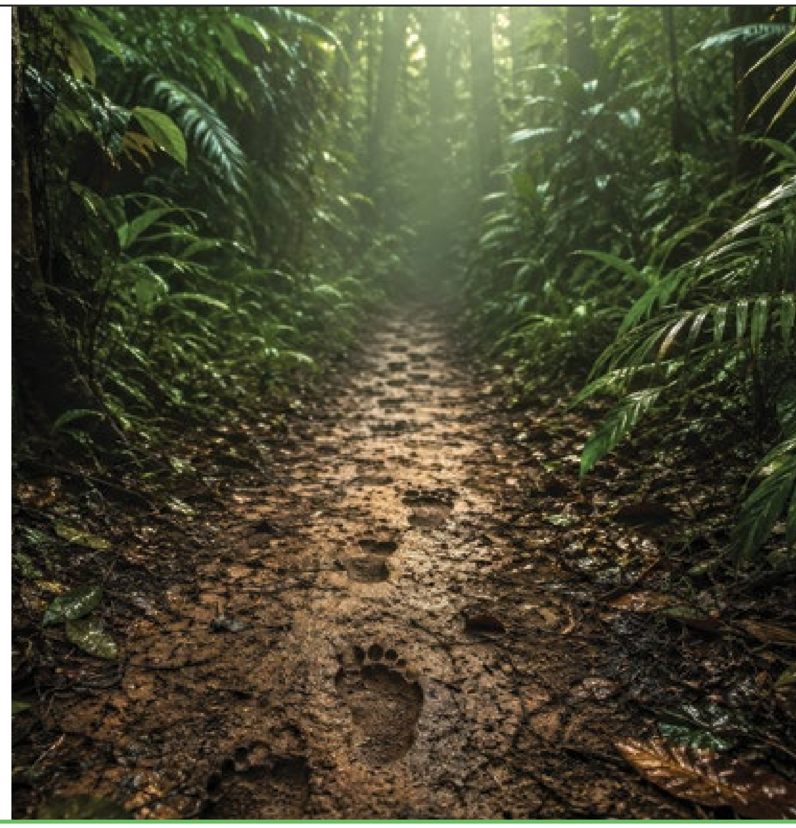
Paula Twist
Senior Associate, Regulatory & Compliance, Walker Morris

Russell Kelsall
Partner, Head of Consumer & Motor Finance, Walker Morris

Shaping the future of consumer finance

How can we build a consumer finance market that supports access, innovation and growth while protecting consumers? This speech highlights what the FCA and firms can do now and explores the choices ahead and calls for industry, consumer organisations and the FCA to work together to create a trusted, inclusive and resilient market.

Alison Walters
Director, Consumer Finance
Financial Conduct Authority



The consumer who doesn't exist: Why better affordability starts with better understanding

In a turbulent economic environment, a responsible credit decision now requires more than traditional metrics. The reliance on rigid, 'tick-box' assessments based on historic, 'average' consumer models often leads to the unnecessary rejection of creditworthy individuals who fall outside traditional categories. This session offers lenders an opportunity to access a deeper, more accurate understanding of their customers' true financial standing and enable more confident lending decisions.

Evidence-based, real-time data is a powerful tool to move beyond standard categories, identify true affordability risks, and support modern borrowers. This session will challenge inflexible lending mindsets, explain how to build a better view of affordability, and show how you can use richer data to drive responsible decisioning while fulfilling Consumer Duty obligations, building a future where lending decisions are smarter, fairer, and more sustainable.

Andrea Cox
Affordability Director
Equifax

Financial Freedom for Everyone: Practical reform for a fairer credit system

Financial exclusion is rising, while the supply of credit for customers outside the mainstream has narrowed. Yet one of the clearest signs of financial responsibility, paying rent reliably every month, is still often missing from the data used to assess creditworthiness.

This session will explain why making rental payment data more consistently available, with tenant consent, could help more people build stronger credit profiles and move up the credit ladder. We will share progress behind Evlo's Financial Freedom for Everyone campaign, from building an industry coalition to engaging Parliament, Government and the FCA, alongside action through its partnership with CreditLadder.

The session will also explore the challenges around rental data sharing and why Evlo believes progress, with appropriate safeguards, can deliver fairer outcomes for consumers, lenders and the wider UK economy. We will also touch on Evlo's work to improve outcomes in the IVA market, including its call for stronger regulation and greater consumer protection.

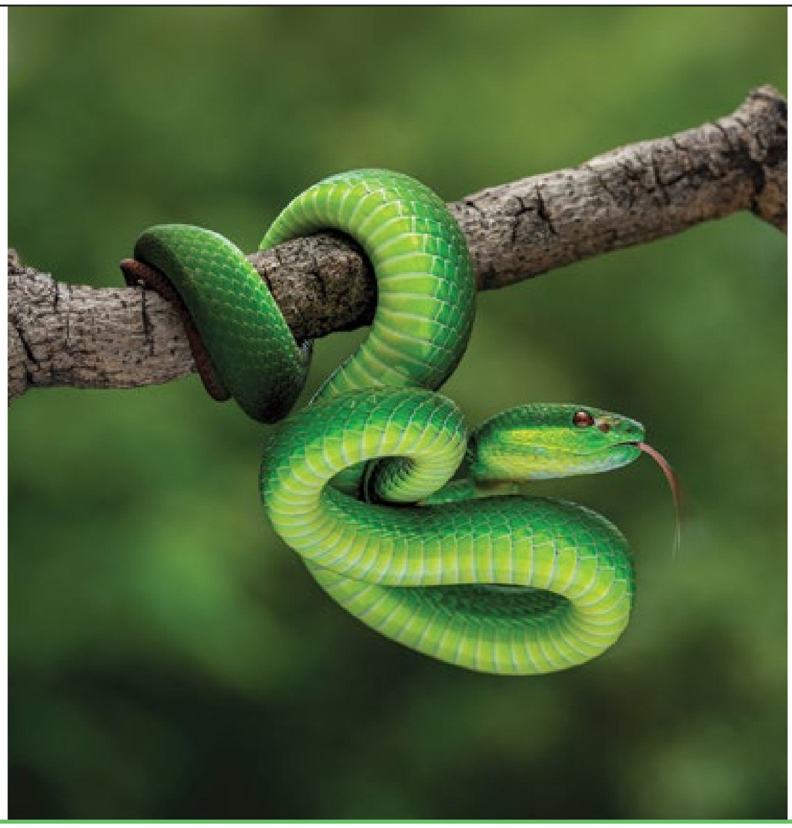
Jono Gillespie
Chief Executive Officer
Evlo

From insight to evidence: Outcomes testing under the Consumer Duty

The FCA's latest review of outcomes monitoring sets a clear benchmark for firms under the Consumer Duty. This keynote will explore the regulator's examples of good and poor practice, from meaningful outcome definitions, thresholds, and governance to weaknesses such as high-level MI, overuse of operational MI and limited evidence of customer impact.

It will translate the findings into practical steps for consumer credit firms and show how Assure 4 uses regulatory expertise and AI-enabled technology to deliver scalable, consistent and audit ready outcomes testing across the customer lifecycle.

Matthew Drage
Managing Director,
Technology Solutions, Square 4



Tackling illegal lending: Insight from the frontline

Illegal lending is evolving, with activity increasingly extending beyond traditional loan shark models into online and social media channels. This session will provide a practical insight into what the Illegal Money Lending Team is seeing on the ground, who is turning to illegal lenders and why.

The session will explore the real-world harms associated with illegal lending, including exploitation, intimidation, economic abuse and links to wider financial crime. It will also consider an important question: what happens when consumers cannot access regulated credit, and how can demand be displaced towards illegal alternatives?

Delegates will hear what regulated lenders can do to recognise potential signs of illegal lending, support customers safely and work effectively with the IMLT. The session will conclude with a discussion about how lenders, government, regulators and other stakeholders can work together to reduce illegal lending and improve access to safe, regulated credit.

Cath Wohlers
LIAISE Manager, England
Illegal Money Lending Team

Insights, trends and redress reform: An update from the FOS

This session will provide an overview of the key trends the Financial Ombudsman Service has seen over the past year, including the issues driving consumer complaints and the insights these patterns offer into the wider financial services landscape.

It will also cover progress on the Modernising Redress reforms, outlining the changes being made to improve efficiency, consistency and transparency. Kevin will discuss how these reforms will help ensure the Ombudsman Service continues to provide a fair, effective and sustainable service for consumers and businesses in a changing environment.

Kevin Wright
Ombudsman Leader
Financial Ombudsman Service

FIRESIDE CHAT

Running a consumer credit business in 2026

What does it really take to run a consumer credit business in 2026? In this fireside chat, CEOs from across the CCTA membership will share their perspectives on the pressures, challenges and opportunities facing firms today.

We will explore the impact of rising regulatory and operational costs, increasing uncertainty and the practical realities of running a business with finite resources. What are firms seeing from customers, and how are changing household finances affecting demand, affordability and risk appetite? How are business models evolving in response?

The conversation will also look ahead: where are firms investing, and how are technology, automation and AI changing the way they operate and serve customers? Where are the opportunities for sustainable growth?

Finally, what do businesses need from the FCA, HM Treasury and policymakers to support innovation, competition and access to credit over the next few years?

Shiona Crichton

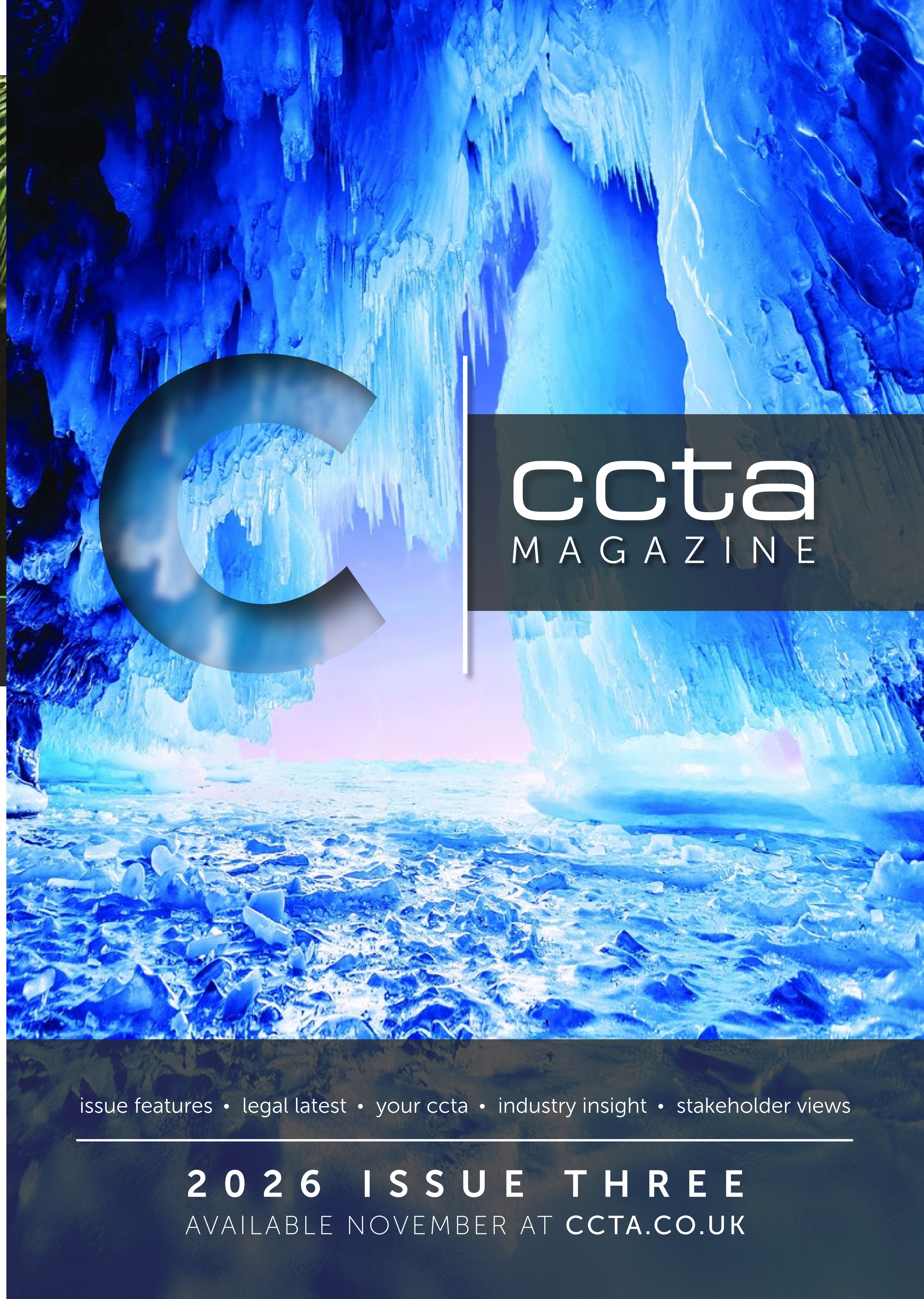
CEO & Director
Moneyline

Mike Deans

Managing Director
Borderway Finance

Chris Gillespie

Chief Executive Officer
H&T



PANEL

THE REGULATORY ROAD AHEAD:

What's next for consumer credit?

Consumer credit regulation is entering an important period of change. From the implementation of the Consumer Duty and reform of the Consumer Credit Act to affordability debates, access to credit and the future direction of regulation, firms are navigating a complex and evolving landscape.

This panel will bring together senior voices from across the sector to explore what these developments mean in practice. How are firms responding to changing regulatory expectations? What are the implications for business models and the way firms serve their customers? And are we getting the balance right between consumer protection, responsible lending and access to credit?

The discussion will also look ahead to the next few years, considering what firms and consumers need from regulators and policymakers as the regulatory framework evolves. The panel will offer a practical and constructive discussion about how we can build a regulatory environment that works for consumers and firms.

PANEL SPONSOR

Brabners

Paul Godsmark

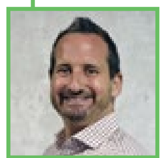
Partner
Brabners

Lindsay Gustafsson

Head of Risk
Novuna Consumer Finance

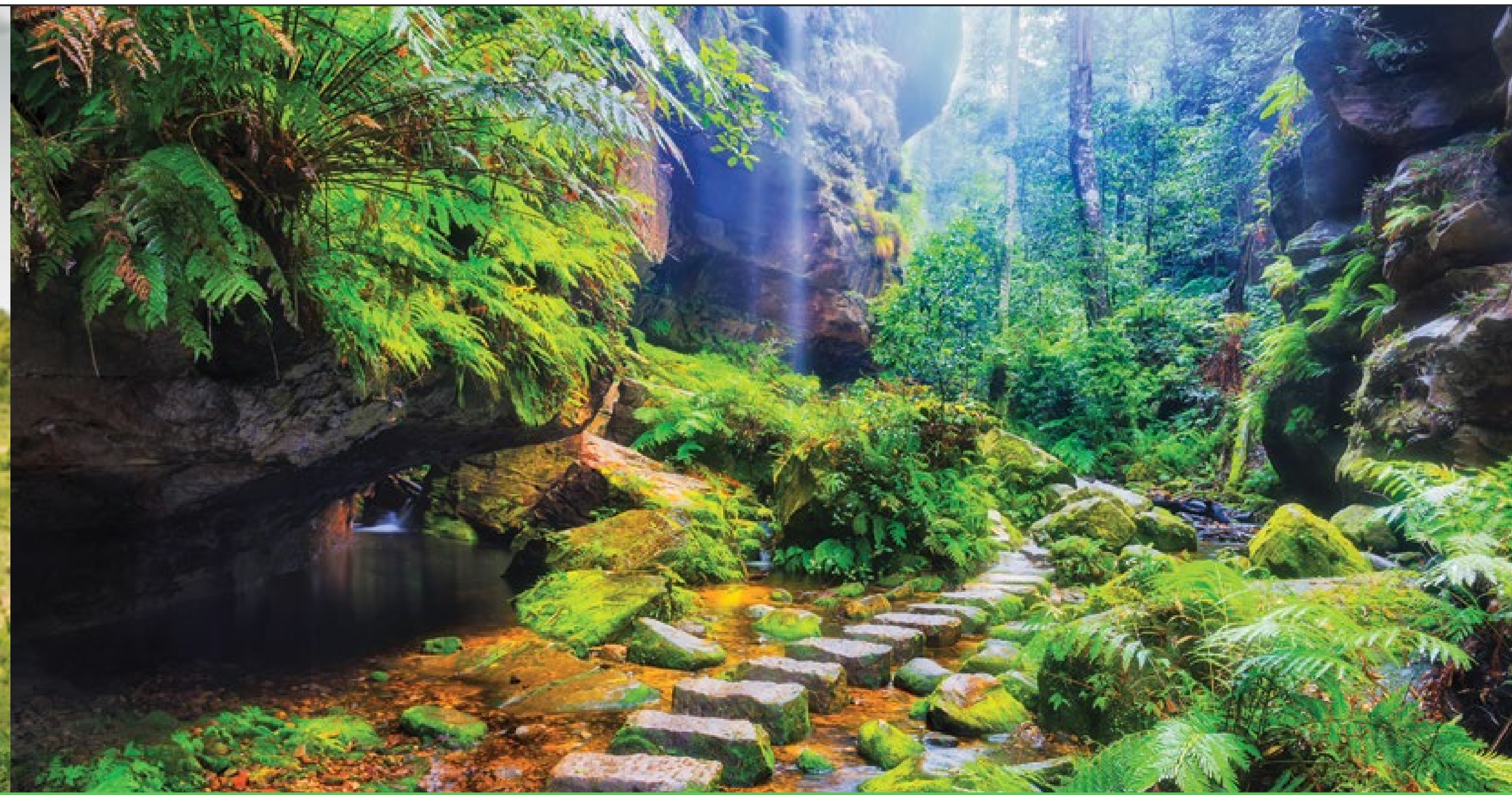
Dr Alan Cathcart

Chief Compliance Officer & MLRO
Abound



John Reynolds

Interim Director of Audit, Risk
& Compliance, Lantern Group



PANEL

THE ROLE OF PAYMENTS:

How payments play a greater role in good customer outcomes

This panel will explore the changing role of payments within the customer journey and how firms can balance customer experience, commercial outcomes and regulatory expectations. Panellists will discuss how effective and accessible payment processes can support collections success, while recognising the different circumstances and needs of customers.

The discussion will consider the challenges faced by customers experiencing financial difficulty or vulnerability, and how firms can use payments data, processes and technology to identify and respond to these needs appropriately. It will also explore the growing importance of fraud prevention and how firms can protect customers without creating unnecessary friction or barriers.

Against the backdrop of the Consumer Duty, the panel will consider what good outcomes look like in practice and how firms can ensure their payment strategies support customers while delivering sustainable outcomes for both businesses and consumers.

PANEL SPONSOR

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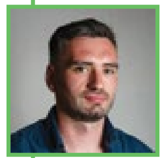


Rowan Millett-Ling

Senior Product Manager
Acquired

Dr Alan Cathcart

Chief Compliance Officer & MLRO
Abound

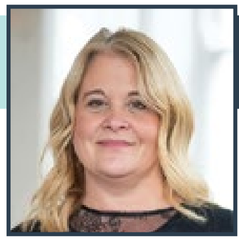
PANELLIST

DR ALAN CATHCART
Abound
Chief Compliance Officer & MLRO

Alan is Chief Compliance Officer and MLRO at Abound, the credit technology company that uses Open Banking data and AI to look beyond credit scores to understand each applicant's full financial picture. Abound was recognised as the UK's fastest-growing technology company in this year's Sunday Times 100 Tech.

Alan brings nearly four decades of experience in credit risk, prudential regulation and quantitative analysis, having held senior roles at HSBC, the Financial Services Authority and the Bank of England. This included leading work on economic risk management and enterprise-wide stress testing and shaping regulatory approaches to credit risk and capital.

Alan holds a PhD in Mathematics from the University of Cambridge. He grew up near Leeds and is a keen Leeds United supporter, so is delighted to be returning for this conference.



PRESENTATION

ANDREA COX
Equifax
Affordability Director

Andrea is an industry expert specialising in affordability and financial vulnerability, with over 20 years' experience developing data-driven solutions across diverse sectors. Her expertise includes detailed income and expenditure assessments and identifying financial vulnerabilities early.

Andrea has worked across banking, finance, retail, telecoms, utilities and debt management, giving her a comprehensive understanding of affordability challenges and financial distress across these sectors.

A recognised thought leader, Andrea regularly shares her insights at industry conferences and workshops, where she is known for her practical, forward-thinking approach. Her work has influenced policy and practice, helping organisations navigate complex affordability challenges and improve how they identify, understand and respond to customers experiencing financial difficulty.

KEYNOTE

MATTHEW DRAGE
Square 4
MD, Technology Solutions

Matthew leads Square 4's technology and innovation offering, helping clients harness emerging technologies to achieve strategic, operational, and regulatory objectives. Matthew specialises in regulatory risk, conduct regulation and the intersection of financial services and emerging technology.

He works with firms to navigate the technology landscape by identifying, designing, and implementing innovative AI and digital solutions that enhance efficiency, strengthen governance, and deliver sustainable competitive advantage. Matthew collaborates closely with clients to develop tailored strategies that embed advanced technologies into their operating models, risk frameworks, and customer propositions in a practical, commercially effective, and compliant way.

Matt has played a pivotal role in shaping the firm's technology strategy and driving its innovation agenda. His expertise enables clients to embrace digital transformation with confidence while meeting regulatory expectations and delivering measurable business value.

CHAIR

MARK FIANDER
GAIN Credit
Chief Executive Officer

Mark is Chief Executive of GAIN Credit, a consumer lending business focused on the UK and Chair of the CCTA. In 2024 Mark also joined the FCA's Smaller Business Practitioner panel, which represents smaller regulated firms.

Having spent over a decade at Unilever, Mark held senior leadership roles with both RBS / NatWest and Bupa. He also served as Executive Director of the Money Advice Service, now the Money and Pensions Service, driving strategy, policy and proposition development.

Mark has a passion for behaviour change. He has spoken at the United Nations, G20 and European Central Bank on building the financial resilience of consumers and co-founded a not-for-profit, focused on helping long-term unemployed people remain positive and reskill.

He has a degree in Mathematics, Statistics and Management Science and a Post Grad Dip in Business Management.

FIRESIDE CHAT

SHIONA CRICHTON
Moneyline
CEO & Director

Shiona joined Moneyline, a not for profit lender, in 2013 becoming CEO in May 2022. She has over 20 years' experience in accounting roles in Financial Services, including ten years at RBS in roles across mortgages, invoice finance and projects.

Before joining Moneyline, Shiona spent a year in Cambodia as a volunteer consultant, supporting local NGOs and international organisations.

FIRESIDE CHAT

MIKE DEANS
Borderway Finance
Managing Director

Mike has over 27 years of motor finance industry experience from account management through to operations and now in senior leadership having held the role of Managing Director since 2016.

With a passion for delivering exceptional customer service and driving improvement across the sector Mike leverages his strong leadership and coaching skills on developing colleagues in delivering against a strong set of values and embedding a culture that puts the customer at the centre of the decision-making process.

Borderway Finance has been a CCTA member since 2018 and Mike is now a CCTA Council member representing motor finance lenders in shaping and delivering the association's strategy and championing the voice of smaller lenders.

FIRESIDE CHAT

CHRIS GILLESPIE
H&T
Chief Executive Officer

Chris's career in financial services spans more than 40 years, with considerable experience in senior leadership roles across consumer finance businesses. Prior to joining H&T, he was Managing Director of the Consumer Credit Division at Provident Financial plc.

A hands-on leader, Chris is focused on ensuring H&T delivers for its customers, colleagues and other stakeholders, while continuing to evolve and grow the business. He takes a keen interest in industry-wide matters and is passionate about the role of responsible and accessible financial services in supporting customers and communities.

Chris is a Fellow of the Association of Chartered Certified Accountants.

KEYNOTE

JONO GILLESPIE
Evlo
Chief Executive Officer

Jono is a member of the CCTA Council. He has worked in subprime financial services for almost 30 years. A Chartered Accountant, he held numerous roles at Provident Financial including Finance Director and CIO, before moving to NSF plc as CFO then Group CEO.

He is currently CEO at Evlo. Jono is passionate about the sector and the people within it and is an advocate for financial inclusion.

Outside of work, Jono coaches junior football and cricket in the region he grew up in. He's the club safeguarding officer for the local cricket and football clubs as well as the league safeguarding officer for the junior cricket league. Whilst he enjoys this immensely, it also means he gets to see first-hand the negative impacts of financial exclusion which helps inform decisions around the board table.

PANELLIST

PAUL GODSMARK
Brabners
Partner

Paul specialises in financial services regulation, focusing on the FCA regulatory regime. He advises clients across the regulated sector, including consumer credit lenders and brokers, mortgage firms, retailers, fintechs and other consumer finance businesses.

Drawing on experience in private practice and in-house within large financial services organisations, Paul advises on regulatory strategy, governance, compliance and risk management. His work spans senior management matters, product and customer journey design, operational processes, regulatory change and FCA engagement.

Paul works with businesses ranging from start-ups seeking authorisation to established firms navigating supervision, while also advising on transformational change and enforcement issues. As a qualified risk management professional and Innovation Leader in Financial Services, he combines legal, risk and compliance expertise to help firms meet regulatory requirements while achieving their commercial objectives.

PANELLIST

LINDSAY GUSTAFSSON
Novuna Consumer Finance
Head of Risk

Lindsay is Head of Risk at Novuna Consumer Finance, part of Mitsubishi HC Capital UK plc. She has extensive risk experience in both consumer credit and retail banking, working for a wide range of organisations including HSBC, National Australia Group and Non-Standard Finance.

In her current role with Novuna, Lindsay leads a team of around 100 risk professionals responsible for Risk Analytics, Financial Modelling, Collections, Financial Crime, Risk Operations, Corporate Risk and Enterprise Risk.

Outside of work, Lindsay is a member of Credit Strategy's Credit500 club, Special Advisor for The National Emergencies Trust and Non-Exec Director of Leeds Credit Union.

PANELLIST

JOHN REYNOLDS
Lantern Group
Director of Audit, Risk & Compliance

John Reynolds is a risk and regulatory transformation professional with over 25 years' experience delivering complex risk, regulatory and business change across financial services. He is currently Interim Director of Audit, Risk and Compliance for Lantern Group, supporting responsible AI adoption within a regulated environment.

A trusted advisor to executive and board-level stakeholders, John specialises in translating regulatory expectations into practical, commercially viable, customer-centric solutions. His expertise spans Consumer Duty, vulnerable customers, conduct risk, product governance and regulatory remediation, alongside AI-enabled compliance and RegTech.

Drawing on senior roles in Big 4 consulting and industry, he has led transformation programmes and advised firms on harnessing technology while maintaining strong governance, ethical standards and regulatory alignment. His work focuses on ensuring innovation, particularly AI, delivers value while strengthening customer outcomes and organisational trust.

KEYNOTE

PAULA TWIST
Walker Morris
Senior Associate, Regulatory & Compliance

Paula is a legal industry expert specialising in contentious and non-contentious consumer financial services, with particular expertise in managing high-volume litigation claims. She develops effective strategies and procedures to handle complex cases efficiently and cost-effectively.

Paula also advises lenders on disputes relating to the sale and supply of goods and services, as well as asset recovery. Her understanding of consumer protection law enables her to guide clients through disputes while ensuring regulatory compliance.

Her clients include high street banks, building societies, asset finance providers, high-cost short-term lenders and subprime lenders, who value her industry knowledge, experience and commercially focused advice.

Paula thrives under pressure, values collaboration and teamwork, and continually seeks to improve efficiency and share knowledge to strengthen the team.

KEYNOTE

RUSSELL KELSALL
Walker Morris
Partner, Head of Consumer & Motor Finance

With over two decades of experience in retail finance, Russell is a recognised expert in contentious and non-contentious financial services matters, with particular expertise in consumer credit, motor finance, mortgage lending and asset finance.

Russell advises a broad range of clients and is known for simplifying complex legal issues. He is a trusted adviser to boards and senior management teams navigating regulatory and commercial challenges.

Russell has longstanding relationships with the FLA and the CCTA, delivering training and presenting at seminars and conferences for both. He also plays an active role in industry lobbying and recently served on HM Treasury's expert working group on consumer credit reform.

He is the author of numerous industry-standard textbooks and looseleaf publications.

PANELLIST

ROWAN MILLETT-LING
Acquired
Senior Product Manager

Rowan specialises in card payment performance for recurring and subscription businesses. Rowan leads the company's authorisation optimisation work across Retry Advice, Account Updater and Network Tokens, with a current focus on turning decline data and scheme mandates into measurable uplift for merchants.

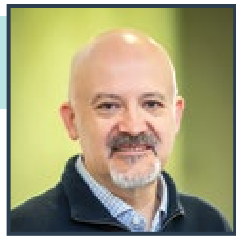
Rowan comes to Acquired from the merchant side, having been CPO at B2C gifting platform Collection Pot, with earlier experience across the gift card and card issuing sectors. With over eight years in fintech, spanning issuing, merchant and acquiring, Rowan is passionate about the mechanics behind a failed payment: how smarter retry logic, richer decline messaging and up-to-date credentials can recover revenue merchants had written off, reduce involuntary churn, and give businesses and consumers a clearer view of why their money moves the way it does.

KEYNOTE

ALISON WALTERS
Financial Conduct Authority
Director, Consumer Finance

Alison is responsible for the supervision and policy of consumer credit firms.

She has worked at the FCA (and its predecessor the Financial Services Authority) for more than 25 years and contributed to strategic, policy and supervisory issues across general insurance, payments and retail and wholesale banking sectors and enforcement.



PRESENTATION

JASON WASSELL
CCTA
Chief Executive

As Chief Executive, Jason is responsible for shaping the Association's strategic direction and representing members at the highest levels of government, regulatory bodies, and industry forums. Jason also works closely with his team to provide advice and guidance, ensuring the Association remains responsive to lenders' needs.

Jason has over twenty years of experience in risk, comms and public policy. He began his career as an assistant in the European Parliament and has held senior roles in in-house and consultancy organisations. His background spans the public sector, housing, infrastructure planning, and financial services. Some of this time was focused on working with the government on national risk and crisis management, including planning work on utility failure, pandemics and terrorism.

Apart from day-to-day leadership, Jason mentors professionals in PR and public affairs. He is an enthusiast for technology.

PRESENTATION

CATH WOHLERS
England Illegal Money Lending Team
LIAISE Manager

Cath has been Operations Manager at the England Illegal Money Lending Team (IMLT) since 2008.

She oversees the section of the team that work with people who have borrowed from Loan Sharks, works on prevention and reporting projects and researches why people borrow from Loan Sharks.

The IMLT have a 98% success rate in prosecuting Loan Sharks and have supported over 32,000 people who were victims of this crime.

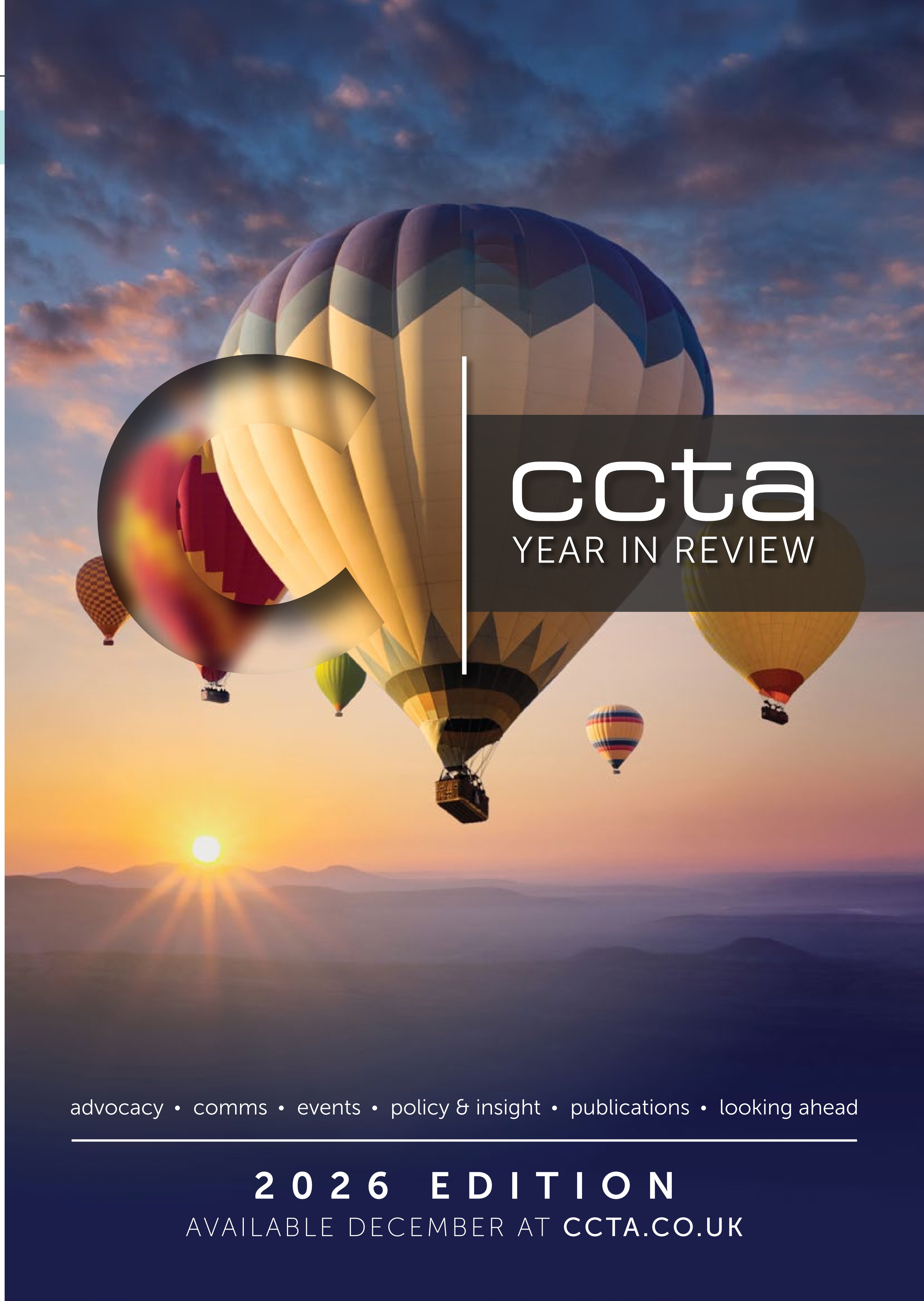
KEYNOTE

KEVIN WRIGHT
Financial Ombudsman Service
Ombudsman Leader

Kevin is an Ombudsman Leader at the Financial Ombudsman Service, where he leads on Consumer Credit Lending.

With extensive senior leadership and ombudsman decision-making experience, he leads large operational teams and helps shape how the organisation approaches some of the most challenging and high-impact financial disputes.

Kevin has deep expertise in responsible lending, affordability, and complaint-handling frameworks.



From insight to evidence

AI-enabled outcomes testing under Consumer Duty

On 27 July 2026, the FCA published Outcomes monitoring: good practice and areas for improvement, drawing on a survey of 56 firms. One detail deserves more attention than it has had. Among its examples of good practice, the regulator cited firms using AI to assess communications for understanding, to support vulnerability identification and to supplement human testing. The regulator is no longer merely tolerant of AI when outcomes testing; it is pointing to it, and when used in the right way, with the right controls, it can be transformational for firms and end customers.

Why the standard is hard to meet manually

The weaknesses the review found were consistent. High-level frameworks with no definition of good at each stage in the customer journey and an overreliance on operational MI and quality assurance checks, evidencing process adherence, as opposed to true customer outcomes. Furthermore, firms often struggled to find true scalability in their sampling approaches, often relying on a 'dip test' and drawing conclusions based on limited testing.

Evidencing outcomes for each customer journey over a statistically relevant customer cohort is operationally and commercially prohibitive for many firms when using manual testing alone, hence, firms have often fallen back on the data they already hold.

What AI actually changes

The distinction worth drawing is between automation and AI. Automation applies rules to structured data and produces more of the MI the FCA has just called 'insufficient'. Outcomes testing needs something different: the ability to read unstructured data, which is where the outcome actually lives. The call recording, the letter, the chat transcript, the colleague notes, across many days and months of customer interactions.

Large language models can assess that material against defined outcome statements and harm definitions, at population scale, and reach a judgement with a written rationale, which is then validated by an expert. Three consequences follow.

- **Scalability and efficiency**
  The ability to evidence outcomes at a statistically significant level, with over 50% efficiency gains compared to manual outcomes testing alone.
- **Consistency**
  The same methodology applied identically to every journey, removing subjectivity of reviews by manual review alone.
- **Auditability**
  Every outcome carries its reasoning back to the source evidence with clear explainability. That is the audit trail that we know the FCA would want, which can then be validated by a human team.

How Assure 4 is built

Assure 4 is our AI-enabled outcomes testing platform, developed with CourtCorrect and built on the framework the ICA recognised when it named Square 4 Compliance Consultancy Firm of the Year. It covers six retail lending journeys, from onboarding through vulnerability, servicing, collections and complaints to offboarding, each with outcome statements, harm definitions and scoring rules.

Case files, call recordings and system notes are ingested into our accredited environment. The platform scores each case and produces scorecards and MI. Our regulatory specialists then conduct the review and calibration, either as a managed service or alongside your own team in a SaaS deployment. The model is not left to mark its own homework.

Results in live consumer credit and retail lending deployments are consistent: over 90% alignment between AI and human assessors, efficiency improvements of over 50%, and a reduction in cost per case of over 60%. Within one of our clients, harm detection moved from weeks to days and surfaced harm that sampling had never reached. Combined with robust root cause analysis, this is driving continuous improvement and improved regulatory and commercial outcomes.

To find out more about how Assure 4 can transform your approach to outcomes testing, please speak to our team to arrange a demonstration of Assure 4 or discuss a pilot.

Matthew Drage
Managing Director, Technology Solutions
Square 4

Why are millions of renters still being treated as financially invisible?

For most people, rent is the single biggest bill they pay every month. It is the payment that keeps a roof over their head. It is the commitment they prioritise above almost everything else. Yet despite this, millions of renters across Britain receive little or no credit for making those payments consistently and on time.

That is one of the biggest blind spots in our financial system. At Evlo, we have spent nearly two decades helping people rebuild their financial lives, and one issue comes up again and again.

Invisible responsibility

Many have overcome previous credit challenges and are doing everything right. They pay their bills. They manage their budgets. They meet their rental commitments month after month. Yet when they apply for mainstream financial products, that track record is often invisible.

Meanwhile, a mobile phone contract or credit card can play a much bigger role in building a credit file than years of successfully paying rent.

Renting is no longer a short stop on the road to home ownership. For millions of people, it is a long-term reality. Across the country, hardworking tenants are spending significant proportions of their income on housing while demonstrating precisely the sort of financial responsibility lenders say they want to see. Yet that evidence is too often missing from the data used to make important financial decisions.

A campaign for change

If someone is demonstrating financial responsibility month after month, that should count. That is why we launched the Financial Freedom for Everyone campaign.

Last year, we brought together a coalition of lenders, charities, consumer organisations and financial services businesses to call for practical change. More than 15 organisations, including the CCTA, signed an open letter to Chancellor Rachel Reeves.

Together, we made a straightforward case: Britain's credit system should reflect how people actually manage their money in the modern economy.

Rent is a major household expense, yet unlike mortgage payments it often does not contribute to a person's credit history. That discrepancy creates an obvious unfairness between renters and homeowners, despite both groups demonstrating their ability to meet significant housing costs month after month.

This is not simply a housing issue. It is a financial inclusion issue.

When people have thin credit files, they can struggle to access affordable borrowing and competitive financial products. A system that overlooks years of successful rent payments is missing a valuable indicator of financial behaviour.

Making rent count

Our campaign has focused on a practical reform that would make a real difference: ensuring that rental payment data is consistently incorporated into credit files. Our parliamentary champion, Sam Carling MP, has consistently raised the issue in the House of Commons. As he has argued, why should a £10 phone contract do more for a young person's credit file than the rent they faithfully pay every month?

A window for reform

Behind the scenes, we have also had positive engagement with ministers, and there is now a serious conversation underway about how rent reporting could work in practice.

With the Financial Services and Markets Bill making its way through Parliament, there is an opportunity to address a long-standing gap in the system.

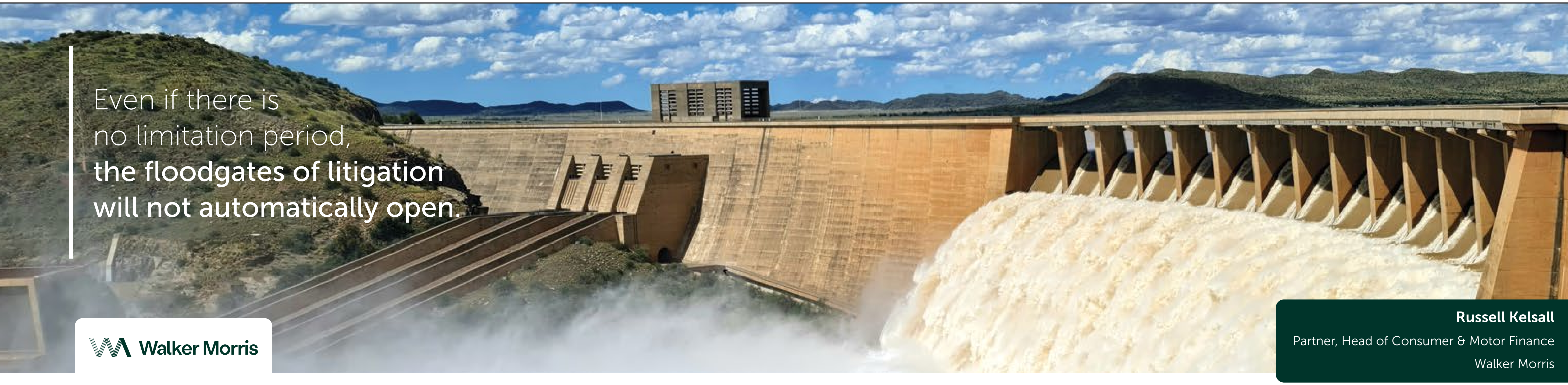
Fairness, finally

Ultimately, this comes down to fairness. People should not be held back by a system that fails to recognise the responsible financial behaviour they demonstrate every single month.

Millions of renters have already proven they can manage their finances responsibly. The financial system should recognise that reality. **It is time to stop treating renters as financially invisible.**

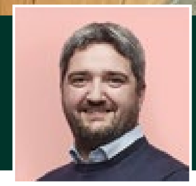
Jono Gillespie
CEO
Evlo

If someone is demonstrating financial responsibility month after month, **that should count.**



Even if there is no limitation period, **the floodgates of litigation will not automatically open.**

Walker Morris



Russell Kelsall
Partner, Head of Consumer & Motor Finance
Walker Morris

Limitation on unfair relationship claims

On 1 September 2026, the County Court handed down judgment (on appeal) in Berry v Black Horse Limited [2026] EWCC 54 on an important point for lenders facing unfair relationship claims: whether such claims are time-barred under the Limitation Act 1980 (the LA 1980). The Court decided that no strict time-limit applies to unfair relationship claims but the Court may consider delay when deciding how to resolve a claim. While this decision is not binding on other courts, it seems inevitable (as the Court acknowledged) that there will be a further appeal to the Court of Appeal.

The facts

The facts are not unusual. On 18 June 2005, Mr Berry entered into a hire purchase agreement with Black Horse Limited (the **agreement**) for a vehicle. The dealer introducing Mr Berry received a commission of £935.80 including a discretionary commission arrangement. There was no evidence of any disclosure of commission arrangements. Just over two years after entering into the agreement, Mr Berry paid it off.

Mr Berry brought a claim against Black Horse Limited in March 2023 alleging the commission arrangements meant his relationship with his lender was unfair under the unfair relationship provisions in Sections 140A to 140C of the Consumer Credit Act 1974 (the **CCA**) (the **unfair relationship provisions**).

Before a District Judge in the County Court, the claim was dismissed as being time-barred (having been started more than six years after the agreement had been paid off). Mr Berry appealed. The appeal was considered by His Honour Judge Glen sitting in the County Court.

The appeal court's decision

After hearing submissions, His Honour Judge Glen allowed the appeal deciding:

- The unfair relationship provisions create a *"state of affairs"* jurisdiction (meaning the challenge is based on the manner in which they have been dealt with) rather than a cause of action based on a breach of a duty by a lender.

- The Court is given a *"wide discretion"* under Section 140B. This means the claims are not *"actions on a speciality or to recover sums due by virtue of an enactment"*: the LA 1980 therefore did not apply.

- Instead, *"the control mechanism for claims that are stale lies in the breadth of the court's discretion. Claims properly to be regarded as being affected by laches in the equitable sense - where the claimant has sat on their hands in circumstances where they knew or ought to have known that they had been the victim of unfairness - cannot expect to benefit from the exercise of the court's wide discretion"*.

- The Court may also look at *"very similar issues to those that arise under section 32 [dealing with deliberate concealment], albeit that the assessment may be less technical and more holistic"*. The Court may also "regard the limitation periods set by the 1980 Act (particularly that set by section 9) in what are in substance retrospective compensation claims to be a useful yardstick".

The Court therefore allowed Mr Berry's appeal and ordered the claim should be sent back to the District Judge for a rehearing to consider the delay. The County Court could therefore dismiss the claim based on delay. The issue of whether the relationship is unfair (if such a claim can be pursued) has yet to be decided.

So what next?

What's important to remember is that this is a decision from the County Court. It is not binding on any other Court. But the Court noted that an appeal to the Court of Appeal is very likely (and if the Court could have given permission to appeal, it would have done so). We will therefore have to wait and see what view the Court of Appeal, or the Supreme Court, takes on this issue. In the meantime, it is likely that many claims where limitation is an issue will be stayed pending any appeal in Berry to the Court of Appeal.

But even if the appellate court finally decides there is no limitation period (and, interestingly, such an argument was not made before the Supreme Court in Smith in 2023), it does not follow that the floodgates of litigation will automatically open. The Court will still need to look at delay, including the prejudice caused by it, and decide whether (given all of the facts) to allow claims which may be stale. So there will still be inherent uncertainty where any claim is brought outside of the limitation periods which the Court has usually applied in recent years. This is yet another development for motor and consumer finance lenders to keep an eye on.

Acquired Recover

Failed payments are inevitable in consumer credit. Traditionally, firms choose between two extremes. Fixed retry schedules: automatically re-presenting failed collections at set intervals, regardless of cause. Simple to run, but this wastes limited retry attempts on unsalvageable payments. Straight to collections: treating every failure as arrears. Safe, but expensive, pushing customers with temporary shortfalls into unnecessary formal collections journeys.

This has left firms balancing recovery rates, cost, and customer experience, with neither approach addressing all three. And the room for trial and error is shrinking. FCA rules restrict how often certain payments can be re-presented, the regulatory focus on customer outcomes under Consumer Duty continues to shape collections practice across the sector, and card schemes now apply fees and monitoring to merchants who retry excessively or against *"do not retry"* codes.

Acquired Recover is a suite of recovery tools built around a simple idea: the information needed to retry well already exists, it just rarely reaches the lender. Decline responses are not all equal. *"Insufficient funds"* is highly recoverable with the right timing, while *"lost or stolen"* never is.

At the centre of the suite is Retry Advice, which acts on issuer and scheme signals, such as Mastercard's Merchant Advice Codes, that indicate whether a retry will succeed, when to make it, and whether to update card credentials first. Alongside it, Network Tokens and Account Updater keep stored card details current automatically when cards are reissued or replaced.

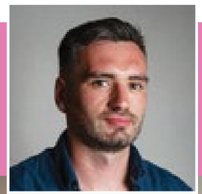
Why it matters for businesses

- **Improved recovery rates:** Retry Advice helps focus limited attempts on payments more likely to succeed, rather than burning them on a fixed schedule.
- **Fewer failures at source:** Network Tokens and Account Updater refresh card credentials before the collection date, so more payments can succeed first time, often without consuming a retry.
- **Lower collections cost:** Every payment recovered upstream is an account that never enters collections, saving agent time, provisioning, and potential write-off.

Why it matters for customers

- **Fewer unnecessary retries:** Retry Advice is designed to suppress attempts on cancelled, closed, and lost-or-stolen accounts, reducing avoidable retries on payments that cannot clear.
- **Better timing:** Re-presentment aligned with when funds are actually available means fewer failed attempts and fewer bank charges.
- **Fewer arrears journeys:** Customers with a temporary shortfall or a replaced card are recovered quietly, rather than entering a formal collections process.

For more information visit www.acquired.com.



Rowan Millett-Ling
Senior Product Manager
Acquired

ACQUIRED

Andrea Cox
Affordability Director
Equifax

EQUIFAX

The economy isn't average. Neither are your customers.

For consumer lenders, *"affordability"* can sometimes sound like a technical exercise: income minus expenditure, with a few credit-risk variables added into the mix. But behind every affordability assessment is a person, and that person is living in an economy that is anything but static.

The arrival of a new Prime Minister and a new programme of economic and social reform has once again put the cost of living, household finances, and financial resilience firmly on the political agenda. For lenders, the lesson is simple: macro-economic change eventually becomes individual financial change.

From Westminster to the household budget

A policy announcement might begin in Westminster, but its consequences are felt in every UK household.

- Changes to energy costs affect disposable income.
- Changes to transport policy alter commuting costs.
- Wage growth affects household resilience.
- Interest rates influence the cost of existing borrowing.

Even policies designed to reduce the cost of living have different effects on different households. A £45 reduction in an annual electricity bill may be useful to one household but irrelevant to another. A change in bus fares may be hugely valuable to someone commuting daily, but of no benefit to someone working from home. That is the problem with averages.

The *"average customer"* doesn't exist

The FCA has been clear that creditworthiness assessments should be proportionate. That creates an opportunity for lenders: better data can mean better decisions.

The objective of affordability assessment should not simply be to find reasons to say *"yes"* - it should be to understand whether the customer can sustainably afford the commitment. Monitoring is essential because affordability is not a permanent characteristic. Someone who could comfortably afford a payment six months ago may now be facing higher energy bills, increased rent, or reduced overtime. The customer has changed; the assessment should be, too.

Reform should not mean one-size-fits-all

Lenders can differentiate themselves by combining smarter data with human understanding: assessing the individual rather than benchmarking against the average. This results in approving more of the right customers, declining the wrong ones, pricing appropriately, and identifying emerging financial difficulty earlier.

David Pickard
Director
T Dot UK

t•uk

Connecting the dots before your competition does

Every application leaves a trail. Where it came from, what they consented to, what the outcome was. The lenders who've invested in visibility can follow the entire thing. The rest are stuck with systems built in an era when regulators weren't paying attention. **That era is over.**

The compliance tightening has arrived

The FCA and regulators across the UK and EU aren't requesting audit trails - they're expecting them. As the ICO makes clear, consent must be documented before contact, and accurate records must be maintained. Have this wired in and you can sleep at night.

According to the CMS GDPR Enforcement Tracker, cumulative fines have exceeded €7.1 billion since 2018, with more than 60% issued since January 2023. This is a clear sign that regulators have stopped treating this as an education exercise.

Where transparency becomes strategy

Visibility into lead provenance, consent status, and conversion patterns changes everything. When you can see the entire trail, compliance becomes a tool instead of a burden.

You understand which sources deliver and which campaigns are fading. Which partners pull their weight and which don't. Your decisions come from data, not instinct. You catch compliance issues before they can escalate.

Full visibility wins

Think about your operation right now. Applications coming in from multiple channels. Multiple partners working different angles. Multiple touchpoints where visibility could make all the difference.

Most lenders manage their operation from a somewhat disjointed view, making decisions based on fragmented information. They know which channels work, which partners matter, which touchpoints convert. **That kind of sight changes everything.**

T Dot UK: visibility made practical

This is what we built. We track everything. Report on everything. Automate what can be automated to protect your operation and free up your team. Your experts get the space to make decisions based on data that's complete.

Your lead trail - from source through consent to conversion - is visible when you need it. Compliance gets handled by the system. In 2026, the lenders who see clearly are the ones building better.

For more information, contact: joel@t.uk.

The importance of engagement & collaboration

As a lawyer, I can be naturally inclined to focus on risks. Our sector faces significant, overlapping risks and challenges that sometimes seem never-ending. These range from mass redress events and CMC litigation risk to the economic situation and financial inclusion - not to mention getting Consumer Duty right and preparing for reform of the CCA. While firms will (and indeed should) always compete for customers, there is real value in firms, regulators and industry participants working together on common issues through sharing experiences, ideas and learning from others.

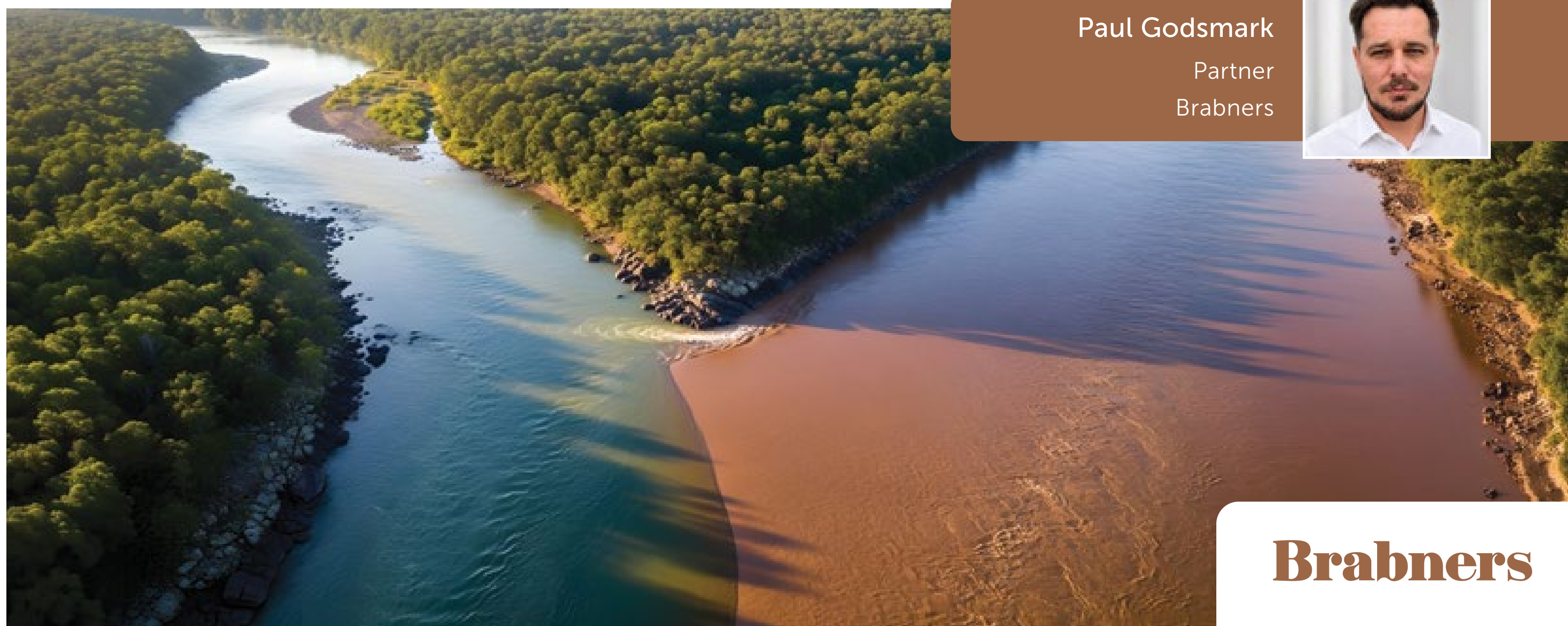
Consumer Duty is a good example. Some of the most useful and impactful insights that I have seen have come not from formal regulatory publications but from conversations between peers, industry bodies, advisers and trade associations, such as CCTA. Open dialogue helps firms to benchmark approaches, challenge assumptions and identify emerging good practice.

The same is true for regulators. Effective regulation cannot be developed in a vacuum and real harm can happen when policy decisions precede deeper market understanding. Regulators benefit hugely from understanding how markets operate in practice, while firms benefit from gaining an early understanding of regulatory objectives and policy intent. Constructive conversations through roundtables, conferences and industry forums create opportunities to shape regulation and strike the right balance.

At Brabners, our mission is to Make The Difference. This includes engaging with and contributing positively to our clients, communities and industry sectors beyond our day-to-day work. In my own practice this year, I have seen first-hand the benefits of bringing together firms, regulators, advisers, innovators and industry bodies to share ideas. This has included during industry conferences, roundtables on the redress scheme, participating in discussions about developing an open standard in motor finance and a productive roundtable with the FCA at our Liverpool office over the summer.

The challenges ahead are not simple, nor will they go away. The motor finance redress position remains uncertain and CCA reform will come with new benefits and burdens. Financial inclusion and the ever-present challenge of balancing growth with consumer protection will not be a quick fix.

If there is one positive to highlight from the recent challenges that our industry has been navigating, it is that as a sector, we have never been more willing to talk to each other about how to solve common challenges. I am really looking forward to continuing the conversations at this year's conference.



Paul Godsmark
Partner
Brabners

Brabners

HEADLINE SPONSOR
WALKER MORRIS

Walker Morris is a different type of legal business. We don't sit on the fence; we provide market-leading, practical and commercially focused advice. We help consumer, motor, asset and mortgage finance firms solve problems, manage risk and move forward with confidence.

We work with major lenders, brokers, dealers and debt buyers, as well as fintechs, start-ups and some of the best-known names in the market. Whether it's a regulatory challenge, a product launch, a remediation project or a high-profile dispute, we bring together commercially focused thinking and deep sector expertise.

Our team includes industry specialists and former regulators who understand the realities of operating in a heavily regulated sector. We advise on regulatory due diligence, permissions and authorisations, financial promotions, policies and procedures, customer and commercial documentation, regulatory investigations, Ombudsman complaints and challenges, litigation and complex court proceedings.

We're often asked to advise on the cases and issues shaping the future of the market. That includes leading Ombudsman cases, landmark litigation and industry-wide regulatory developments.

We also help create the rules and guidance others follow, authoring leading practitioner texts including Goode: Consumer Credit Law and Practice and Butterworths Financial Regulation Service. We play a key role with trade associations, and are one of the few firms who make up an expert legal advisory group to HM Treasury.

Because we're embedded in your sector, we don't just understand the law. We understand your business, your pressures and what success looks like. That's why clients trust us to help them tackle today's challenges and prepare for tomorrow's opportunities.

Bold thinking. Simply delivered.

walkermorris.co.uk

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HEADLINE SPONSOR
SQUARE 4

Square 4 is an award-winning professional services firm who support clients across financial services to develop and deliver their compliance, operations and technology strategies while balancing their risk. Our aim is to help people and businesses grow and thrive.

We provide high-quality services that integrate consultancy, resourcing, managed services, and technology.

Our model is built on:

- A team of experienced industry specialists
- Market-leading resourcing
- A track record of delivering long-term managed operations which create efficiencies
- Proprietary technology to help clients modernise and digitise

Our team of over 30 sector specialist consultants support clients in a wide range of specialisms, including across governance, conduct, financial crime, CASS, risk and operations, allowing access to deep regulatory knowledge across every facet of their business.

Our growth is driven by industry-leading individuals and our commitment to exceeding client expectations. We bring together a highly experienced team of sector-specialist consultants, complemented by a strong network of over 5,000 financial services professionals. We're helping our clients create an industry where regulatory and customer excellence reinforce each other, benefitting firms and their customers alike.

square4.com

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HEADLINE SPONSOR
EVLO

At Evlo, our purpose is to make finance more inclusive, supported by a mission to help people with their credit journey through human conversation and thoughtful decision-making.

We help customers build a stronger financial future through a personal, human approach and responsible borrowing options. We understand that life has ups and downs and that these can sometimes impact people's finances.

Since 2006, Evlo has been supporting customers with their financial journeys, drawing on extensive experience to provide tailored support and make thoughtful, responsible lending decisions.

Evlo offers personal loans from £1,000 to £15,000 over terms of up to five years and remains committed to professional, responsible lending.

evlo.co.uk

DINNER SPONSOR
EQUIFAX

At Equifax, we believe knowledge drives progress. As a global data, analytics, and technology company, we play an essential role in the global economy by helping financial institutions, companies, employers, and government agencies make critical decisions with greater confidence. Our unique blend of differentiated data, analytics, and cloud technology drives insights to power decisions to move people forward.

Headquartered in Atlanta and supported by nearly 15,000 employees worldwide, Equifax operates or has investments in 24 countries in North America, Central and South America, Europe, and the Asia Pacific region.

Equifax Ltd is one of the Equifax group companies based in the UK. Equifax Ltd is authorised and regulated by the Financial Conduct Authority.

For more information, visit equifax.co.uk and follow the company's news on LinkedIn.

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ACQUIRED

Acquired is the next-generation payments platform redefining recurring payments for lenders, supporting businesses across consumer credit, loan servicing and other lending sectors where repayment performance, borrower retention and cash flow certainty are critical to growth.

We help lenders win and retain borrowers by processing repayments intelligently and optimising every aspect of the loan repayment lifecycle. Our unified platform helps lenders reduce arrears and operational complexity, protect revenue and deliver better borrower experiences.

Acquired is part of the award-winning Quint Group, a global fintech growth platform which builds and scales fintechs into category-defining businesses.

acquired.com

bsavage@acquired.com

PANEL SPONSOR
BRABNERS

Brabners is a leading independent law firm. Proudly anchored in the North, we support clients across England and Wales. With over 100 partners, more than 280 fee earners and over 600 staff, we support all kinds of businesses, investors, owners and individuals with a full range of legal services.

We work with firms across the consumer credit and financial services sector, including lenders, credit brokers, debt purchasers and fintechs. We also support investors, boards and senior management teams navigating commercial and regulatory challenges.

Our specialist corporate defence and compliance team combines deep knowledge of financial services regulation with extensive experience in investigations and corporate defence. Our retail and professional services sector teams provide full-service legal support to businesses operating across consumer credit.

As a certified B Corp, we're committed to responsible business, maintaining high standards of social and environmental performance, transparency and accountability. Our mission is to Make the Difference for our clients, people and communities.

brabners.com

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LUNCH SPONSOR
T DOT UK

T Dot UK is a performance-first broker network that connects consumers and lenders through technology, expertise, and dedicated support.

Based in Bournemouth, the company has more than a decade of experience helping partners grow their customer acquisition. Its model is built around traffic, technology, and talent, combining innovative tools with sector knowledge to improve outcomes, streamline journeys, and deliver measurable results.

We believe our role is to ensure consumers remain well informed on the products available to them, driving down the use of unregulated services. We prioritise data-led decision-making, having developed a widely adopted lead management system, Phonexa, which is utilised by lenders and brokers alike to inform their customer acquisition tactics across multiple verticals.

Part of a group of seven companies, operating across Europe and USA, with offices located in five countries, T Dot UK is focused on scaling whilst strengthening the experience for consumers and clients alike.

t.uk

info@t.uk

EXHIBITOR
BLECKWEN

Since 2019, Bleckwen has worked with major financial institutions to prevent fraud. Our clients face two challenges: fraud attempts are increasing, leading to growing losses, while every new control can add friction, costing them customers and operational efficiency.

Bleckwen addresses both challenges with bespoke scores for every customer, continuously monitored and retrained as fraud evolves. As a result, one in three alerts identifies genuine fraud, fraud losses are reduced by half, and alert volumes fall by two thirds. Clients achieve an average ROI of 700%.

We deliver this through a managed service, backed by a contractual commitment to measurable ROI.

bleckwen.ai

EXHIBITOR
DGM PAYMENT DATA

DGM Payment Data provides a next-generation SaaS platform delivering Account Information Services through Open Banking, helping businesses assess affordability faster, smarter and with greater confidence. Our AI engine transforms real-time financial data into actionable insights, revealing spending patterns, income and expenditure trends, and Debt-to-Income Ratios in seconds.

By automating complex financial analysis, DGM Payment Data enables lenders and financial service providers to make faster, more informed decisions while reducing risk and supporting responsible lending.

Combining scalable technology, powerful analytics and real-time data, our platform provides a clearer picture of an individual's financial circumstances, making affordability assessment simpler, faster and more effective.

dgmagility.com

EXHIBITOR
FINANCIAL CLOUD

Financial Cloud is the intelligent customer servicing platform for financial services. We bring together CRM, payment orchestration, omnichannel communications, workflow automation, and AI-powered decisioning into one unified platform - giving firms a single, seamless system to manage every customer interaction and payment journey end-to-end.

Built for firms that demand more from their technology, Financial Cloud replaces the fragmented tools and legacy systems that hold the industry back with one intelligent platform that evolves, performs, and grows with them.

financial-cloud.com

EXHIBITOR
PRODUCT PARTNERSHIPS

Experts in retail compliance

Product Partnerships is a specialist consumer credit firm working across credit risk and compliance. We help businesses navigate FCA regulation with practical, tailored support across motor, retail, online retail, BNPL, green energy and other consumer-facing sectors.

We work across both ends of the lending journey: credit risk framework design, affordability and creditworthiness assessment, decisioning and back book review, alongside permissions, financial promotions, customer journeys, complaints and evidence.

From FCA applications and Appointed Representative support to Consumer Duty, compliance monitoring and training, we can act as a remote support function or in-house team, supported by our Artemis platform.

productpartnerships.com

We're an award-winning professional services firm supporting clients across financial services to develop and deliver their **compliance**, **operations** and **technology** strategies while balancing their risk.

OUR AIM IS TO HELP PEOPLE AND BUSINESSES GROW AND THRIVE.

We provide high-quality services that integrate **consultancy**, **resourcing**, **managed services** and **technology**. Our model is built on:

- A team of experienced industry specialists
- Market-leading resourcing
- A track record of delivering long-term managed operations which create efficiencies
- Proprietary technology to help clients modernise and digitise

Our growth is driven by industry leading individuals and our commitment to exceeding client expectations.

We bring together a highly experienced team of sector-specialist consultants, complemented by a strong network of over 5,000 financial services professionals.

We're helping our clients create an industry where regulatory & customer excellence reinforce each other, benefitting firms and their customers alike.

150+
RETAIL FINANCIAL SERVICES CLIENTS

82%
OF CLIENTS UTILISE MULTIPLE SERVICES

30+
SECTOR SPECIALIST CONSULTANTS

500+
ASSOCIATES SUPPORTING CLIENT OPERATIONS

90
NPS SCORE - DEFINED AS WORLD CLASS

30%
REDUCTION IN OPERATIONAL COSTS FOR CLIENTS

ICA COMPLIANCE CONSULTANCY FIRM OF THE YEAR **2024**

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@Square4Partners

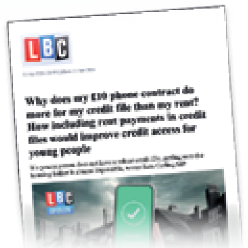
We're making finance more inclusive.

We believe financial freedom shouldn't be a privilege. Through our 'Financial Freedom for Everyone' campaign, we're breaking down barriers and creating real change for people and communities.

In the press...

City AM

Reeves urged to fix Britain's 'broken credit system' that's failing millions of renters.

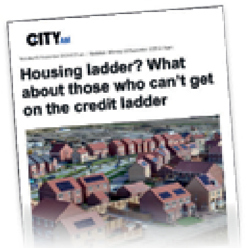


LBC

Why does my £10 phone contract do more for my credit file than my rent?

Financial Times

Millions have been left behind by the payday loans crackdown



City AM

Housing ladder? What about those who can't get on the credit ladder

We're serious about driving wider change And we want YOU to be involved.

evlo

What we've been up to...

2,700+

Customers referred to MoneyLine

When Evlo can't lend, the journey doesn't have to end. We've helped around 2,700 eligible customers continue their search for responsible credit through MoneyLine.

6 months

Premium CreditLadder access

We're funding six months of Premium access for eligible Evlo customers, helping renters use the payments they already make to build a stronger credit history.

160,000+

MoneyToolkit referrals

When lending isn't appropriate, we can still help. Over 160,000 customers have been signposted to free, practical support through MoneyLine's MoneyToolkit.

4,500+

Customers accessing support

Over 4,500 customers have registered for MoneyToolkit, connecting them with tailored support including benefits, grants, budgeting tools and other help they may not have known was available.

Join the conversation

marketing@evlo.co.uk

evlo.co.uk

Read more about mission

//ACQUIRED

RECURRING PAYMENTS.REDEFINED.

PAYMENTS INFRASTRUCTURE
FOR CREDIT & COLLECTIONS

STOP LOSING RECOVERIES TO FAILED PAYMENTS.

Acquired helps businesses win and retain customers. We process payments intelligently and optimise every aspect of the recurring payments lifecycle.

ENGAGE

Every rail your collections strategy needs

Cards with MOTO for phone-based teams, Direct Debit for predictable repayment plans, and recurring Pay by Bank for cancellable arrears recovery.

COLLECT

All the payment methods. One integration

Multi-acquirer routing and tokenisation on cards, mandate management and Bacs reporting on Direct Debit — every method on a single API and a single platform.

RECOVER

Paid this time. Next time. Every time

Network Tokenisation and Account Updater keep repayment cards live, and Recover automatically reclaims the payments that would otherwise quietly disappear.

35+ UK debt collection agencies already trust Acquired

Built for firms operating under UK regulatory frameworks: flexible arrangements and payment plans, customer-friendly journeys, and settlement data your team can reconcile without spreadsheets.

ACCEPTED THROUGH ONE INTEGRATION

Cards | Direct Debits | Apple Pay | Google Pay | Pay by Bank | Payouts

Get in touch

acquired.com

SCAN TO BOOK

Turbocharge your affordability decisions

Bureau, Open Banking, and payroll data combined in one high-performance solution suite, so you can automate checks, reduce manual delays, and keep your customer journey in the fast lane.

Drive operational efficiency, automate decisions and reduce manual checks.

Accelerate the customer journey with an automated seamless digital experience.

Make smarter, responsible decisions based on comprehensive data sources.

Be supported to meet regulations while empowering consumers to live their financial best.

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Financial Cloud

The CRM built exclusively for financial services

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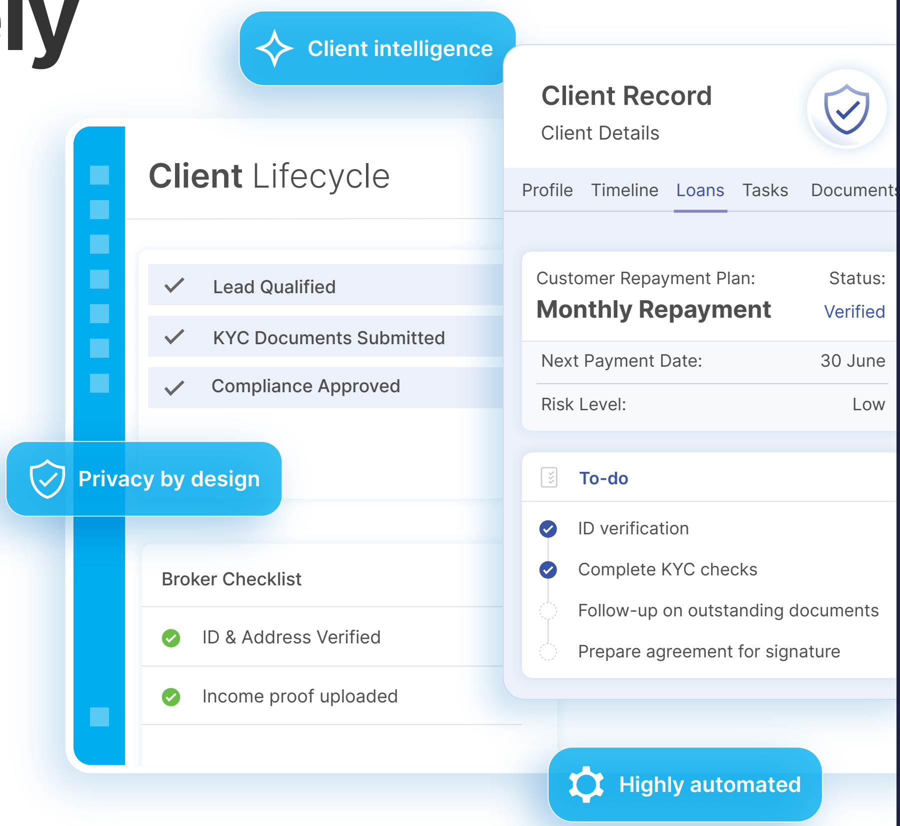

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See how Financial Cloud CRM can transform your organisation.

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Secure portals give clients real-time access to what matters most.

Smarter client communication
Automated, personalised engagement that gets results.

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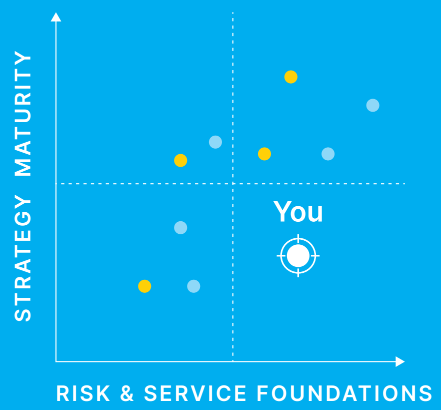

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Stop more fraud. Accept more customers.

1 in 3 alerts is a real fraud. Fraud losses cut by half. ROI guaranteed in the contract.

Bleckwen is a **managed fraud scoring service** for consumer credit, motor finance and leasing. We train a bespoke behavioural AI model on **your own application data**, deploy it as a real-time API and run it for you — monitoring, drift detection and retraining included. No infrastructure to build, no data science team to hire, live in production in around three months.

7×	30%	−50%	−67%
AVERAGE ROI	ALERT PRECISION	FRAUD LOSSES	ALERT VOLUME

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