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CCTA 2026 ANNUAL CONFERENCE

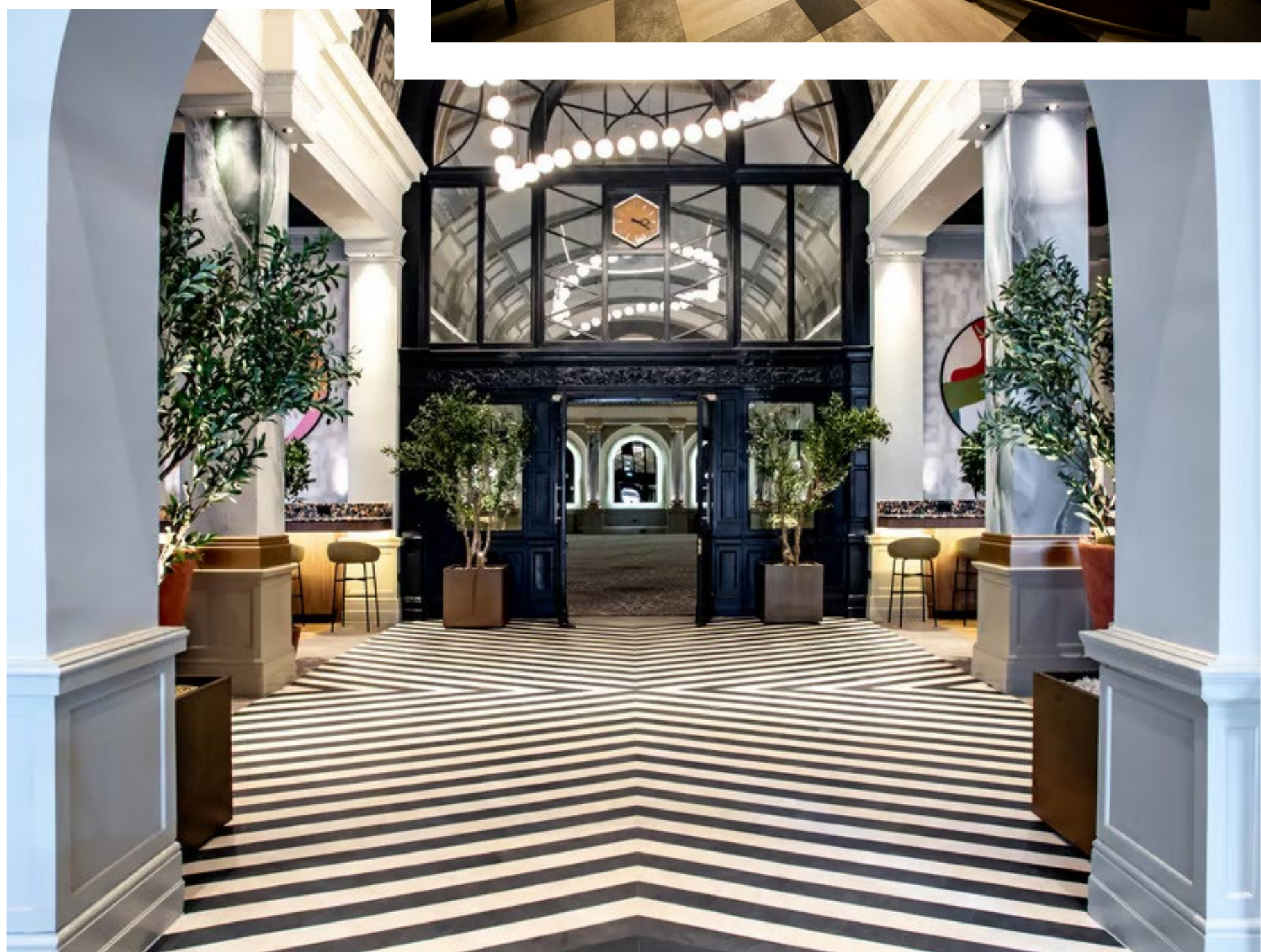
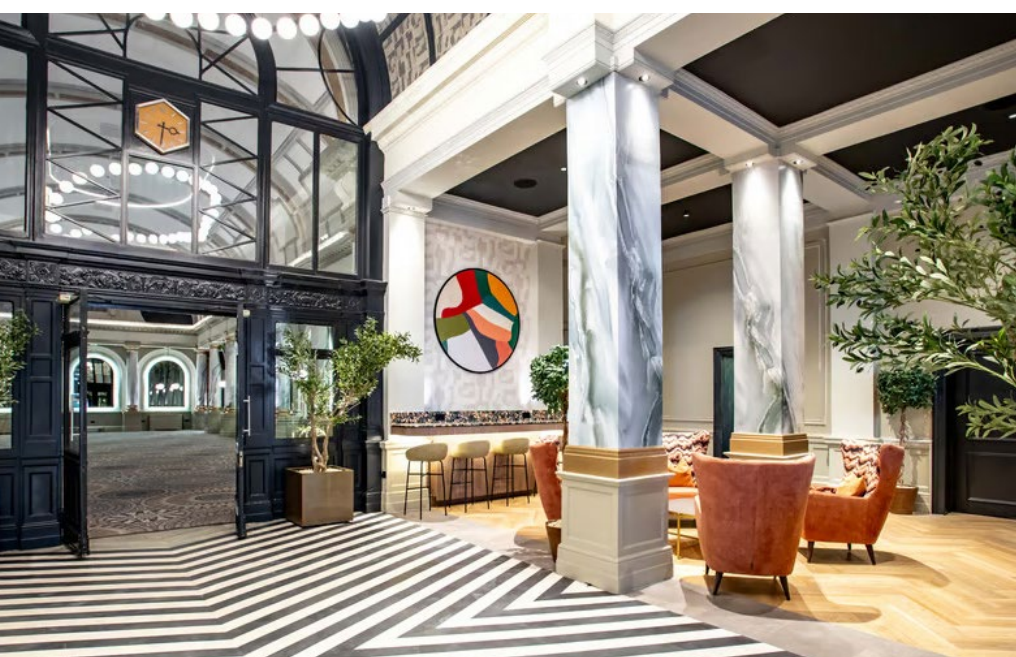
THE EVENT REVIEW • 05/06 OCT 2026

A new venue for 2026

The Met Hotel Leeds



Estd. 1899 Listed building
16m renovation project



At a glance...

2026 event statistics



153

conference delegates



71

dinner delegates



66

firms in attendance



18

experts on stage



12

sponsors & exhibitors



11

conference sessions

CCTA Member Dinner

5 October 2026

The CCTA Member Dinner brought members and colleagues from across the consumer credit sector together ahead of the Annual Conference.

More than 70 guests joined us for an evening of conversation and networking, beginning with a drinks reception followed by a three-course dinner.

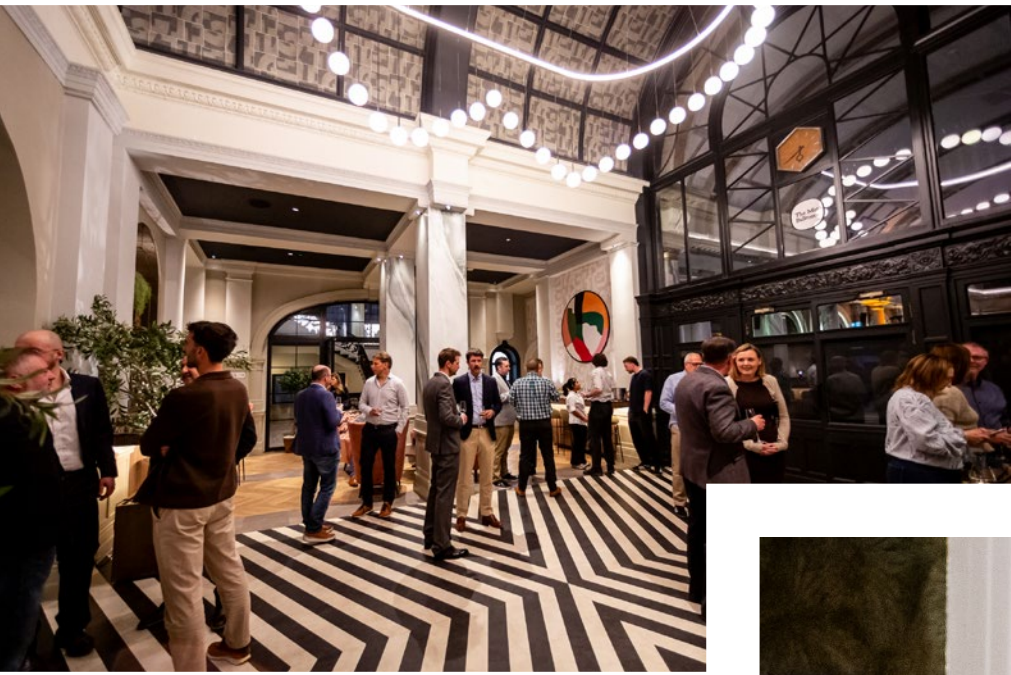
Sponsored by Equifax, the evening provided an opportunity for members to catch up with peers, strengthen relationships and make new connections in a relaxed setting, with live musical entertainment.

Time spent together outside the day-to-day business of lending is an important part of the CCTA community. The dinner was a welcome opportunity to bring members together and recognise the people and relationships at the heart of the association.



CCTA Member Dinner

5 October 2026



CCTA Annual Conference

6 October 2026



The CCTA 2026 Annual Conference brought together lenders, regulators, professional services firms and industry specialists for a day of insight, debate and networking. With contributions from the Financial Conduct Authority (FCA), the Financial Ombudsman Service (FOS) and voices from across the consumer credit sector, the programme explored the challenges facing firms today and the opportunities shaping the future of the industry.

From regulatory reform, redress and the Consumer Duty to affordability, financial inclusion, payments and illegal lending, sessions combined strategic perspectives with practical insight.

Discussions examined the realities of running a consumer credit business in 2026, highlighting the importance of responsible lending, good customer outcomes and continued collaboration across the sector.



CCTA Annual Conference

6 October 2026



Regulatory perspective

Financial Conduct Authority (FCA)

Alison Walters, Director of Consumer Finance at the FCA, outlined a vision for a credit market that balances affordable access for consumers with responsible innovation and growth, supported by evidence, proportionate regulation and collaboration.

She highlighted the opportunities and risks presented by digital journeys, data and AI, including improved access to credit, unaffordable borrowing and financial exclusion. Reform of the Consumer Credit Act offers an opportunity to modernise the regulatory framework while building on the Consumer Duty.

The FCA's priorities include reducing complexity, improving data use and supporting innovation. No second-stage review of the high-cost credit cap is planned at present.



Consumer perspective

Financial Ombudsman Service (FOS)

Kevin Wright, Ombudsman Leader at the FOS, provided an update on complaint trends, consumer credit and redress reform.

Complaints fell by almost 30% in 2025/26, although demand may be rising again. Consumer credit remains a significant part of the FOS caseload, particularly affordability, credit cards, loans and motor finance.

The session covered potential motor finance redress referrals and the opportunities and risks of AI, highlighting the importance of accuracy, fairness and human judgement. Kevin also outlined planned reforms, including new registration processes, updated dismissal powers and greater publication of complaint data. Collaboration between the FOS, regulators and industry will be vital.



Running a consumer credit business **in 2026**



Fireside chat

This discussion turned to the wider challenges facing the sector in a fireside chat chaired by Mark Fiander.

CEOs Mike Deans, Shiona Crichton and Chris Gillespie shared their perspectives on changing customer behaviour and the strategic decisions facing lenders as they seek to balance investment and growth with an evolving regulatory environment.

Participants also considered reform of the Consumer Credit Act, and changes they would like to see as the Financial Services Bill progresses through Parliament, highlighting the importance of a framework that remains fit for purpose as the market evolves.



Navigating the **changing landscape**



Regulatory **panel**

This session provided an opportunity to reflect on the FCA's presentation and consider the practical implications of a changing regulatory environment for consumer credit firms.

The discussion reinforced the value of constructive engagement between firms, regulators and industry representatives, particularly in ensuring that regulatory objectives translate into workable approaches that support good outcomes without overlooking the operational realities facing smaller lenders.

Tech & Innovation **panel**

This session explored how payments can contribute to better customer outcomes. Panellists considered how payments data can help firms recognise changing customer circumstances and respond appropriately, particularly where consumers may be vulnerable or experiencing financial difficulty.

The discussion underlined the value of using data not simply to manage transactions, but to identify opportunities for timely and appropriate support.



New thinking, practical action



Walker Morris **keynote**

Russell Kelsall and Paula Twist examined the evolving redress landscape and the implications of planned reforms for consumer credit firms.

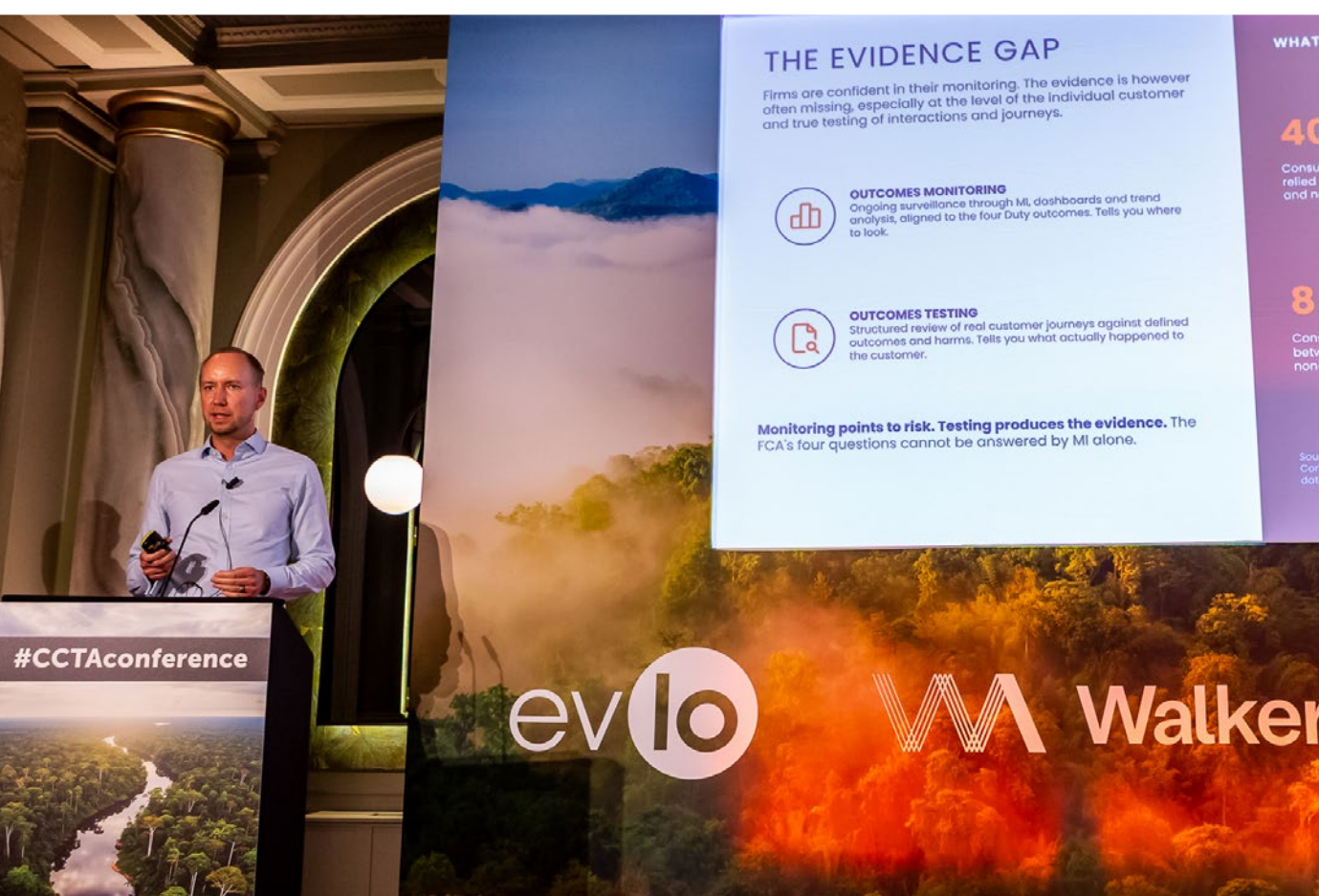
As the framework develops, understanding how changes translate into operational and governance requirements will be increasingly important.



Evlo **keynote**

Jono Gillespie gave an overview of Evlo's Financial Freedom for Everyone campaign, which includes a call for rental payment data to be incorporated into credit files, with the aim of helping to improve financial inclusion.

The session highlighted the potential for better recognition of consumers' financial behaviour to support a more complete picture of creditworthiness.



Square 4 **keynote**

Matthew Drage provided a practical examination of outcomes testing under the Consumer Duty.

Drawing on the FCA's examples of good and poor practice, Matthew explored how firms can translate regulatory expectations into meaningful testing and practical action.

Looking beyond the numbers



Equifax presentation

Andrea Cox examined whether traditional approaches to affordability risk overlooking consumers whose circumstances do not fit established or “average” customer profiles.

Against a backdrop of economic uncertainty and changing patterns of income and expenditure, the session considered how richer, more timely data can help lenders develop a fuller understanding of individual circumstances, identify genuine affordability risks and make better-informed lending decisions.

Illegal Money Lending Team presentation

Cath Wohlers discussed the changing nature of illegal lending, including the extension of activity beyond traditional models into online and social media channels.

The session also highlighted how regulated firms can work with the IMLT to help identify and support victims, reinforcing the importance of awareness, appropriate referrals and collaboration in tackling illegal lending and the harm it can cause.



The people shaping the conversations



DR ALAN CATHCART

Abound

Chief Compliance Officer & MLRO



SHIONA CRICHTON

Moneyline

CEO & Director



MATTHEW DRAGE

Square 4

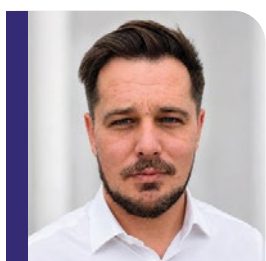
MD, Technology Solutions



CHRIS GILLESPIE

Harvey & Thompson

Chief Executive Officer



PAUL GODSMARK

Brabners

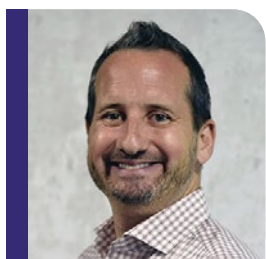
Partner



RUSSELL KELSALL

Walker Morris

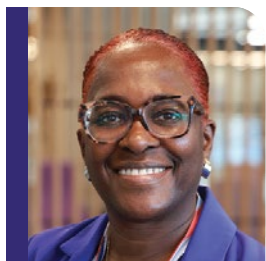
Partner, Head of Consumer & Motor Finance



JOHN REYNOLDS

Lantern Group

Director of Audit, Risk & Compliance



ALISON WALTERS

Financial Conduct Authority

Director, Consumer Finance



CATH WOHLERS

England Illegal Money Lending Team

LIAISE Manager



ANDREA COX

Equifax

Affordability Director



MIKE DEANS

Borderway Finance

Managing Director



MARK FIANDER

GAIN Credit

Chief Executive Officer



JONO GILLESPIE

Evlo

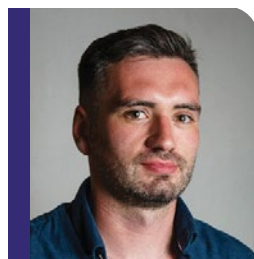
Chief Executive Officer



LINDSAY GUSTAFSSON

Novuna Consumer Finance

Head of Risk



ROWAN MILLETT-LING

Acquired

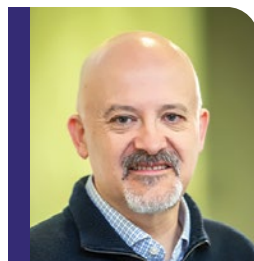
Senior Product Manager



PAULA TWIST

Walker Morris

Senior Associate, Regulatory & Compliance



JASON WASSELL

CCTA

Chief Executive



KEVIN WRIGHT

Financial Ombudsman Service

Ombudsman Leader

In delegates' own words

2026 event testimonials

The CCTA Conference is an event I look forward to each and every year. The conference and dinner are both jam-packed with opportunities to learn, develop and network.

Each time, I've left with thought-provoking ideas and knowledge that I wouldn't get anywhere else. The speakers are always of a high calibre and the event is well organised and easy to plan as an attendee.

- Richard Grinham, Lantern Group



The CCTA Conference is one of the highlights of the year.

As a smaller lender, it is a great opportunity to meet with colleagues across the sector who are facing the same challenges and be able to share best practice and knowledge.

The agenda is well curated and relevant to the industry. The format of the conference allows time for the panel sessions to develop with good conversation and time for Q&A.

- Matt Dodd, Borderway Finance



In delegates' own words

2026 event testimonials



I just wanted to say a huge well done on delivering such a fantastic conference. Everything ran incredibly smoothly throughout the day, and from a guest perspective, it felt really well organised and thoughtfully put together.

It was also a genuinely valuable opportunity for networking, with plenty of time to connect with people and have some really useful conversations.

- Sam Foster, Evlo



Can I please say a massive thank you for a wonderful couple of days. It was my first time at the conference, and I really enjoyed both the dinner and the conference.

It was very informative and I was genuinely blown away by the number of organisations present. I was so happy to be part of it and I'm hoping I'll get an opportunity to attend another time.

- Jo Purdy, Yuill+Kyle



The organisations that made it possible



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Join us next year

CCTA 2027 Annual Conference



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