

Registration & networking

08:30 - 09:00

Chair's Welcome

09:00 - 09:10

Embedding good consumer duty culture

09:10 - 09:50

- The importance of training management teams to understand that they can influence outcomes to be 'good'
- How to ensure everyone in the firm understands the role they play in fulfilling Consumer Duty – looking at the 'top down' approach
- Analysing what makes a good leadership team and how they are becoming embedded in their respective organisations
- How is the duty interpreted across the organisation?
- Exploring the use case of bad conduct and culture: St James Place
- Understanding what a good culture should look like permeating through a firm

Participants

Moderator: Will Curtis - UKGI Head of Risk & Compliance, Ecclesiastical Insurance

John Hammersley - Director of Compliance Advisory, Santander

Jamie Jenkins - Director of Policy & External Affairs, Royal London

Jenny Tabrah - Head of Compliance, Castle Trust Bank

What makes a good fair value assessment

09:50 - 10:25

- Looking at how we can achieve greater visibility when fulfilling this outcome
- How we can justify that fair value isn't just an equation
- Looking at the importance of adequate benchmarking against competition
- Are we still in the realms of what 'good' looks like

Participants

Jason Wassell - Chief Executive, Consumer Credit Trade Association

James Daley - Managing Director, Fairer Finance

Ian Scaife - Group Head of Compliance, Clifton Asset Management

Morning Networking Break

10:25 - 10:40

Using MI and AI to produce good outcomes and detect foreseeable harm

10:40 - 11:15

- Ensuring everyone in the organisation understands why we need good quality MI
- How can we transform our data into meaningful insight in a dynamic way
- Understanding where the data is sitting
- Assessing what makes a successful data strategy
- Brining together data analytics and senior management to derive actionable insights
- How can we get these two parties to start talking the same language?
- Highlighting the need for data points to be transparent and tell a holistic story

Participants

Matt Gardiner - Head of Conduct Risk Monitoring, Legal & General

Ian Scaife - Group Head of Compliance, Clifton Asset Management

Sean Meritt - Complaints Manager, Hoares Bank

Chris Breakwell - Chief Risk Officer, Irwell Insurance

Siobhain Cox - Director, Compliance Advisory, BlackRock

Financial Ombudsman Service & FCA: Keynote Address

11:15 - 11:45

Lunch & Networking

11:45 - 12:45

Testing for signs of vulnerability and evidencing 'good' customer understanding

12:45 - 13:30

- Understanding what is meant by inclusive design
- Looking at the mindset shift that needs to happen
- Assessing how we can implement robust governance oversight when dealing with vulnerable customers
- Emphasising that processes for VC are not a one size fits all
- How we can calibrate the expectation of vulnerability – exploring the true responsibility of firms
- Looking at how we can operationalise vulnerability
- Understanding how we can track vulnerabilities
- Exploring the usefulness of methods put into place to test consumer understanding
- Understanding that customer understanding goes beyond just a 'yes' or 'no'
- The importance of assessing comms and the rewording of documentation
- To what extent do we remove financial jargon from documents

Participants

Roger Miles - Faculty Lead, Conduct & Culture Academy, UK Finance

Ed Marks - Head of Group Customer Outcomes, AA

Deborah Matheson - Senior Manager Conduct & Operational Risk, Yorkshire Building Society

Chris Fitch - Research Fellow/Vulnerability Lead, University of Bristol/Money Advice Trust

Ellie Williams - Risk and Compliance Manager, Veygo

Rebecca McEvilly - Group Head of Ops Quality Assurance and Compliance, One Savings Bank

Leveraging the duty to enhance competitive advantage

13:30 - 14:00

- How you can use the duty to tap into digital and technological opportunities.
- Exploring what firms should be focusing on as part of BAU.
- Understanding how the duty can assist with increased market visibility and how this can increase

Participants

Emily Moss - Digital Compliance, Natwest

Afternoon Networking Break

14:00 - 14:20

SESSIONS

CONSUMER DUTY - 04/02/2025

Consumer Duty

4 February 2025
Park Plaza Waterloo
London

Consumer Support: Perfecting the customer journey

14:20 - 14:50

- Ensuring that your customer journey is fault proof
 - The importance of assessing whether customers are able to successfully use the products purchased

Chair's Closing Remarks

14:50 - 15:00

SCHEDULE

CONSUMER DUTY - 04/02/2025

Consumer Duty

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London

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