

SESSIONS

TREATING VULNERABLE CUSTOMERS FAIRLY- DAY ONE - 02/02/2021

Treating Vulnerable Customers Fairly

2 & 3 February 2021

Online Virtual Conference

Delivered Live (GMT) & On-Demand Afterwards

Structured networking and 1:1 meetings

10:00 - 10:30

Chair's welcome

10:30 - 10:35

Participants

Ian Beardmore - Director & Chairman, Association of Professional Compliance Consultants

What would make 2021 a better year for vulnerable customers?

10:35 - 11:15

- Gauging the industry's expectations for the content and impact of the forthcoming FCA guidance
- Outlining the initiatives and developments that are needed to make a genuine difference for vulnerable customers
- How organisations have been adapting their processes to differently this year
- The level of support and assistance the industry needs to provide this year to improve outcomes for vulnerable customers

Participants

Chris Fitch - Vulnerability Lead, Money Advice Trust

Gavin Neate - Investor & Activist, Neatebox

Laura Tough - Head of Member Vulnerability, Access & Inclusion, Nationwide Building Society

Gareth McNab - Director of External Affairs, Christians Against Poverty

Structured networking and 1:1 meetings

11:15 - 11:30

Schedule and participate in invite-only 1:1 discussions taking place under Chatham House rules. Meet with fellow participants to build new connections, unearth new opportunities and expand your professional black book.

Debt advice and customer behaviours over the next 12 months

11:30 - 12:15

- Exploring how and when the 2021 unemployment peak will affect personal finances
- Highlighting the regulatory and social policy work steering people away from illegal lending
- Drawing conclusions from 2008-11 debt advice patterns to inform 2021 considerations
- Expectations around forbearance from lenders
- Personal financial resilience: how to help customers anticipate and mitigate financial risk
- Are we in the right place now to tackle the issues for the rest of 2021?

Participants

Peter Tutton - Head of Policy, StepChange

Inclusive design: From data to design

12:15 - 13:00

- Reviewing product, service and journey design from first principles
 - In light of recent regulatory rhetoric
 - Following the turbulence events of Covid-19
- Placing the emphasis on capturing data in a way that responds to customer needs
- Demonstrating compliant use of data and successful outcomes to the regulator
- Capturing only the data that is needed to support customers
- Considerations when designing a communication strategy

Participants

Bailey Kursar - CEO, Touco

Dan Holloway - Head of Administration & Finance, Faculty of Linguistics, Philology and Phonetics, University of Oxford

Structured networking and 1:1 meetings

13:00 - 13:30

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Conduct & culture: Shaping policies & affecting cultural change

13:30 - 14:15

- Embedding a vulnerable-centric approach into culture, policies and across the full customer experience
- Strategies for ensuring accountability from the top
- How to embed a vulnerable customer DNA in all employees
- Considering vulnerability within products and service design

Participants

Fiona Bonser - Head of Compliance, Risk & Underwriting, Go Car Credit

Matt Gardiner - Head of Policy, Reporting & Oversight, Legal & General

Merlyn Holkar - Research Officer, Money & Mental Health

Identifying vulnerable customers

14:15 - 15:00

- Tailoring your processes to more accurately identify vulnerable customers
- Identifying vulnerability without human interaction
 - identifying vulnerability without assessing body language or conversational triggers
- Avoiding false positives produced by online-only assessments
- Initial and continual training required of frontline staff

Participants

Yvonne White - Consumer Vulnerability Manager, Bank of Ireland UK (England & Northern Ireland)

Ally Dillon - Head of Conduct, Danske Bank

Structured networking and 1:1 meetings

15:00 - 15:15

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SCHEDULE

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14:00	14:15 - Identifying vulnerable customers
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SESSIONS

TREATING VULNERABLE CUSTOMERS FAIRLY- DAY TWO - 03/02/2021

Treating Vulnerable Customers Fairly

2 & 3 February 2021

Online Virtual Conference

Delivered Live (GMT) & On-Demand Afterwards

Structured networking and 1:1 meetings

10:00 - 10:30

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Chair's welcome

10:30 - 10:35

Participants

Ian Beardmore - Director & Chairman, Association of Professional Compliance Consultants

Developing processes across the customer journey to support vulnerable customers

10:35 - 11:20

- Bringing the business together to develop methods to treat vulnerable customers
- Mapping all the points in the customer journey that need considering
- Embedding these processes within the organisation in the correct manner
- Communication strategies: Improving client engagement and dealing with family members
- Costs of compliance and expectations around not passing costs to customers

Participants

Tim Hawley - Head of Customer Vulnerability, Capital One

Martin King - General Manager, Customer Assist, Bank of New Zealand

Maxine Pritchard - Head of Financial Inclusion & Vulnerability, Customer Experience, HSBC

Alice Billin - Senior Change Programme Manager, Alzheimer's Society

Structured networking and 1:1 meetings

11:20 - 11:40

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Front end: Dealing with vulnerable customers through the affordability stage

11:40 - 12:20

- Strategies for factoring vulnerability testing into affordability checks
- Enhancing financial difficulty tests by integrating adequate affordability checks
- Incorporating the principles around protecting vulnerability customers within product design

Participants

Jason Wassell - CEO, CCTA

Vulnerability: Remembering what we're asking our colleagues to do

12:20 - 13:00

- Understanding and outlining resilience
- The challenges of being at home and working
- What can we all do

Participants

Caroline Wells - Consultant, Money Advice Trust, Founder, Different Petal

Structured networking and 1:1 meetings

13:00 - 13:30

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Adapting strategically for vulnerability in the future

13:30 - 14:15

- Exploring how organisations might adapt strategically to a changing vulnerability landscape
- Looking at the impact of vulnerability on your customer promises and principles
- Evaluating your customer experience strategy in light of future vulnerability expectations
- Evolving your customer experience governance for vulnerable customers

Participants

Carolyn Delehanty - Director, Delehanty Consulting

Developing good customer outcomes

14:15 - 15:00

- Building a culture and framework to give more flexibility in vulnerable customer responses
- Mitigating risk around a bespoke 'needs based' approach to individual situations
- Equipping and supporting frontline staff to provide a clear path to escalate concerns:
 - offering greater flexibility with bespoke needs based decisions
 - reducing regulatory risk when deviating from agreed responses
- Quick and risk averse wins that can be implemented to enhance vulnerable customer support

Participants

Damian Bowden - Customer Distribution Manager, M&G

Sue Buckle - Manager, Resolution Delivery, Yorkshire Building Society

Peter Dockar - Head of Customer Value, Virgin Money

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