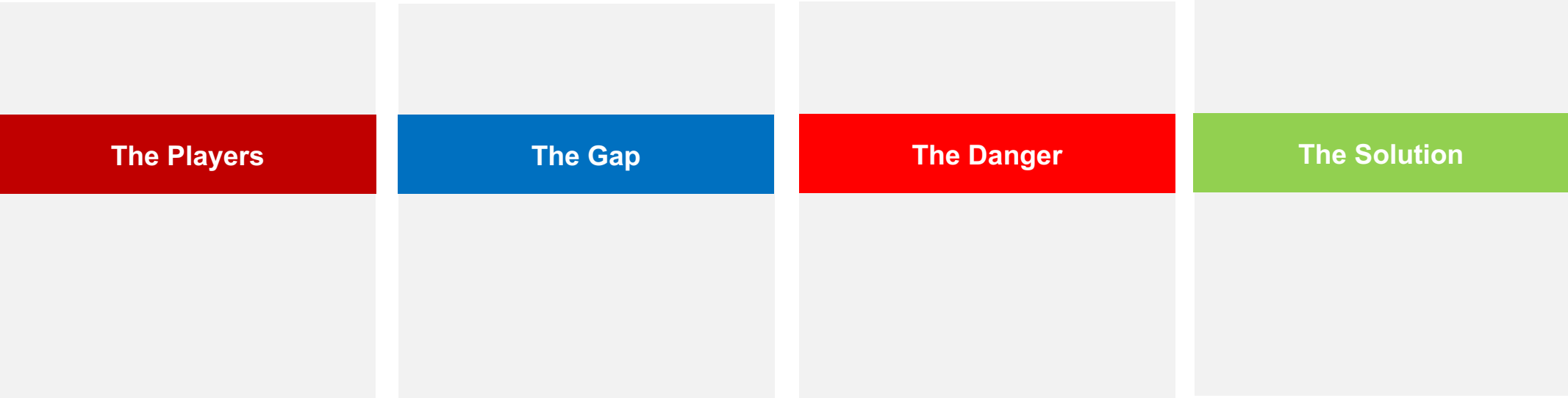


Behavioural (Conduct) Compliance



Presentation by Paul Turner, Executive Chairman

Who's Involved – The Players

The Players

Regulatory



Industry Associations



Funder/Lender



Finance Re-sellers



Consumers





Consumer Duty – Commission Disclosure – Affordability
Evidencing outcomes as well as process

The Players & The Need

The Gap



- What do the FCA suspect is happening?
- Why don't they know?
- Who should be responsible?
- What are they doing about it?



Funder/Lender

- What do Lenders hope is not happening?
- Who should monitor conduct behaviour as well as process compliance?
- Why don't they monitor?
- Should they monitor?



Finance Re-sellers

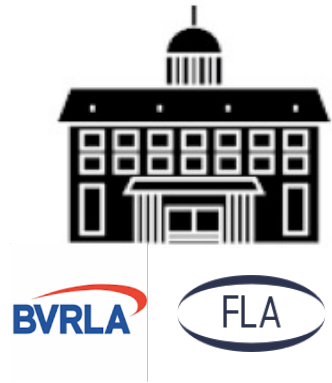
- Do Brokers and Dealer groups monitor behavioural conduct compliance?
- Should you be worried about FCA concerns?
- Can you prove you are 100% compliant (process & conduct)?
- Why do you need to?



Hard Compliance (Process & Rules) & Behavioural Compliance

The Gap

Current Hard Compliance Working 



Behavioural Compliance evidence missing 

Where is the Consumer Voice?

The Danger



Uncontrolled negative noise



Consumers



Lender/Funders and Finance Re-sellers Need to Open a Consumer Channel

The Danger



A proactive approach required

Take control

Hear - Control - Manage Consumer Narrative



To meet FCA Requirements – Hard Compliance + Behavioural Compliance

The Solution



Funder/Lender



Finance Re-sellers



Consumers

Too Difficult & Expensive? – Pence not Pounds

The Solution



Embed APD's Behavioural Compliance Widget (BCW) into your existing consumer feedback surveys

Too Difficult & Expensive? – Cost Benefit Ratio



Action Taken

- Reduce Risk
- Evidenced outcomes*
- Minimum Disruption
- Insignificant Cost
- Online Reports
- Significant Benefit



No Action Taken

- Investigation
- No Evidence
- Disruption
- Exclusion
- Significant Cost
- Significant Loss



* If required for FCA and BVRLA Leasing Broker Governance Programme

The Outcome



The Solution



Funder/Lender



Finance Re-sellers



Consumers

Why APD?

The Solution



Since 2003, APD has delivered connected intelligence platforms that collect, analyse and report on behaviour, satisfaction, loyalty, retention and recommendation levels for our clients worldwide



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Thanks for your attention