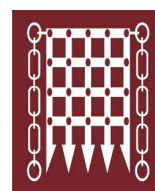


**Westminster Business Forum Keynote Seminar**  
**Priorities for consumer credit: the future for regulation, ensuring consumer protection and supporting innovation**

*Timing: Morning, Thursday, 6<sup>th</sup> December 2018*

*Venue: 15Hatfields, Chadwick Court, London SE1 8DJ*



**WESTMINSTER  
BUSINESS  
FORUM**

*Agenda subject to change*

- 8.30 - 9.00 Registration and coffee
- 9.00 - 9.05 **Chair's opening remarks**  
**Patrice Muller**, Senior Managing Partner, London Economics
- 9.05 - 9.35 **'Regulating consumer credit markets: the FCA's current work on high cost credit and alternatives'**  
**Graeme McLean**, Head of High-Cost Credit Review, Financial Conduct Authority  
Questions and comments from the floor
- 9.35 - 10.35 **Ensuring fair access to credit and meeting the needs of consumers: price caps, overdraft and credit card regulation and protecting vulnerable customers**  
**Professor Iain Ramsay**, Professor of Law, Kent Law School, University of Kent  
**Martin Groombridge**, Chief Executive, London Capital Credit Union  
**Carl Packman**, Head of Corporate Engagement, Fair by Design  
**Rosanna Bryant**, Partner, Financial Regulation, Addleshaw Goddard  
**Ray Perry**, Chief Executive Officer, National Pawnbrokers Association  
Questions and comments from the floor
- 10.35 - 10.40 **Chair's closing remarks**  
**Patrice Muller**, Senior Managing Partner, London Economics
- 10.40 - 11.10 Coffee
- 11.10 - 11.15 **Chair's opening remarks**  
**Rosanna Bryant**, Partner, Financial Regulation, Addleshaw Goddard
- 11.15 - 11.25 **Key trends and challenges ahead for the consumer credit industry**  
**Jason Wassell**, Chief Executive, Consumer Finance Association
- 11.25 - 12.25 **The future for responsible consumer lending: measuring affordability, ensuring transparency and the effective use of data**  
**Patrice Muller**, Senior Managing Partner, London Economics  
**Michael Hoare**, Chief Credit Officer, RateSetter  
**Simon Walker**, Partner, KPMG  
**John Wightman**, Ombudsman Leader, Financial Ombudsman Service  
Questions and comments from the floor with **Jason Wassell**, Chief Executive, Consumer Finance Association
- 12.25 - 12.55 **'The future for consumer credit - working around the regulatory perimeter'**  
**Dave Pickering**, Chief Executive, Lending Standards Board  
Questions and comments from the floor
- 12.55 - 13.00 **Chair's and Westminster Business Forum closing remarks**  
**Rosanna Bryant**, Partner, Financial Regulation, Addleshaw Goddard  
**Helen Crocker**, Senior Researcher, Westminster Business Forum