

Westminster Business Forum policy conference:

Next steps for UK consumer credit reform

Timing: Morning, Thursday, 16th July 2026

Taking place online



WESTMINSTER
BUSINESS
FORUM

Draft agenda subject to change

- 8.30 Registration
- 9.00 **Chair's opening remarks**
Senior Parliamentarian
- 9.05 **Approaches for reforming the UK consumer credit framework - opportunities, challenges and lessons learned so far**
Professor John Gathergood, Professor, Economics, University of Nottingham
Questions and comments from the floor
- 9.30 **Next steps for Buy Now Pay Later firms - regulation, innovation and supporting consumer outcomes**
Richard Bayer, CEO, Clearpay
- 9.40 **Priorities for implementation of consumer credit reform**
transitioning from Consumer Credit Act 1974 requirements towards an FCA-led regulatory framework | reform to financial promotion rules under CP26/15 | proportionality, regulatory certainty and operational readiness for firms | implications of BNPL and Deferred Payment Credit regulation for lenders, brokers and credit providers | affordability assessments, Consumer Duty obligations and expectations for consumer communications | implications of expanded Financial Ombudsman Service jurisdiction | balancing consumer protection requirements with growth, innovation and access to credit | opportunities and challenges arising from Open Banking, Open Finance and data-sharing reforms | reform to the debt enforcement sector and implications of proposals to establish the Enforcement Conduct Board | ensuring fair treatment of consumers in collections, recoveries and debt enforcement activity | operational pressures, compliance costs and proportionality considerations
Zoe Morton, Consulting Director, RSM UK Consulting
Sophie Skelton, Partner, Addleshaw Goddard
Brittany Koné, Manager, International Public Affairs and Policy, Affirm
Senior representative, lender
Senior representative, open banking
- 10.10 Questions and comments from the floor
- 10.35 **Next steps for consumer credit regulation - enforcement practices, supporting growth and implications for firms**
John Wightman, Head, Market Analysis Policy and Strategy for Consumer Finance, Financial Conduct Authority
Questions and comments from the floor
- 11.00 **Chair's closing remarks**
Senior Parliamentarian
- 11.05 Break
- 11.15 **Chair's opening remarks**
Senior Parliamentarian
- 11.20 **Practical considerations for motor finance redress and compliance**
Kate Robinson, Principal, Avyse Partners
Questions and comments from the floor
- 11.45 **Assessing priorities for consumer lending reform - inclusion, proportionality and access to credit**
implications for access to affordable and responsible lending | proportionality in reform of the Consumer Credit Act | balancing between prescriptive requirements and FCA rules-based regulation | assessing the impact of reform on financially vulnerable consumers and underserved groups | the role of mutuals, credit unions and community finance providers | opportunities and challenges for alternative and inclusive credit provision | ensuring effective consumer protection while supporting innovation and competition | approaches to supporting regional access to financial services and strengthening consumer trust in alternative lenders
Kate Pender, CEO, Fair4All Finance
Peter Tutton, Head, Policy, Step Change
Senior representative, credit
Senior commentator
Questions and comments from the floor
- 12.30 **Policy priorities for taking forward consumer credit reform**
Daniel Rusbridge, Deputy Director, Personal Finances and Funds, HM Treasury
Questions and comments from the floor
- 12.55 **Chair's and Westminster Business Forum closing remarks**
Senior Parliamentarian
Thomas Howard, Westminster Business Forum