

Westminster Business Forum keynote seminar
Next steps for consumer credit and the retail lending market - regulatory reform, innovation, and protecting vulnerable customers

Timing: Morning, Tuesday, 7th July 2020

*****Taking Place Online*****



**WESTMINSTER
BUSINESS
FORUM**

Draft Agenda subject to change

- 8.30 Registration
- 9.00 **Chair's opening remarks**
Yvonne Fovargue MP, Chair, APPG on Consumer Protection, and Chair, APPG on Debt and Personal Finance
- 9.05 **Consumer credit in the context of COVID-19**
Dr Sarah Brown, Associate Professor of Law, University of Leeds
- 9.15 **Protecting vulnerable customers - preparing for the breathing space scheme, overdraft restructuring, and developing further persistent debt remedies**
Peter Tutton, Head of Policy, StepChange
Rosanna Bryant, Partner, Financial Regulation, Addleshaw Goddard
Jaidev Janardana, Chief Executive Officer, Zopa
Questions and comments from the floor with **Dr Sarah Brown**, Associate Professor of Law, University of Leeds
- 10.00 Break
- 10.05 **'Vulnerability - one standard for all debt?'**
Steve Coppard, Deputy Director, Government Debt Management Function, Cabinet Office
Carlos Osorio, Director of UK Debt Recovery, TDX Group
Questions and comments from the floor
- 10.40 **Chair's closing remarks**
Yvonne Fovargue MP, Chair, APPG on Consumer Protection, and Chair, APPG on Debt and Personal Finance
- 10.50 Break
- 11.00 **Chair's opening remarks**
Lord Holmes
- 11.05 **'Self-regulation - driving fair customer outcomes with industry'**
Emma Lovell, Chief Executive, Lending Standards Board
Questions and comments from the floor
- 11.30 **Credit scoring and affordability for consumers**
Helen McCarthy, Head of Policy, Consumer Finance Association
Questions and comments from the floor
- 11.55 Break
- 12.00 **The future make-up of the retail lending market - credit unions, open banking and buy now, pay later**
Michael Hoare, Chief Credit Officer, RateSetter
Martin Groombridge, Chief Executive Officer, London Capital Credit Union
Jake Ranson, Chief Customer Officer, Freedom Finance
Gary Rohloff, Managing Director, Laybuy
Shail Deep, Chief Product Officer, TransUnion
Questions and comments from the floor
- 12.55 **Chair's and Westminster Business Forum closing remarks**
Lord Holmes
Douglas Henderson, Senior Researcher, Westminster Business Forum