

## Westminster Business Forum policy conference:

### Next steps for UK consumer credit reform

Timing: Morning, Thursday, 16<sup>th</sup> July 2026

\*\*\*Taking place online\*\*\*



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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**  
Senior representative, deferred payment credit
- 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  
Senior speaker confirmed from **Affirm**  
Senior representative, lender  
Senior representative, open banking  
Senior representative, legal
- 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**  
Senior representative, motor finance  
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  
Senior representative, credit  
Senior representative, debt advice  
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