

Westminster Business Forum policy conference:

Next steps for the Consumer Duty

Timing: Morning, Monday, 20th October 2025

Taking place online



Draft agenda subject to change

- 8.30 Registration
- 9.00 **Chair's opening remarks**
Senior Parliamentarian
- 9.05 **Assessing the impact of the Consumer Duty on UK financial services and consumers**
Senior commentator
Questions and comments from the floor
- 9.30 **Priorities for regulatory reform and sustainable growth - impact on consumers, financial services and market confidence**
implications of the Financial Services Growth and Competitiveness Strategy | assessing the impact on the Duty on wholesale financial firms | next steps for regulatory clarity and simplification | approach to aligning Duty expectations with economic growth | approach to regulation of Buy Now Pay Later firms | compliance and support needed for small and medium-sized enterprises
Martin McTague, National Chair, Federation of Small Businesses
Elisabeth Øverland, Counsel, Freshfields
James Daley, Managing Director, Fairer Finance
Senior representative, wholesale financial firm
Senior representative, retail financial firm
Questions and comments from the floor
- 10.20 **Embedding consumer duty - strategic governance, culture and accountability structures**
Sajedah Karim, Partner, PricewaterhouseCoopers
Questions and comments from the floor
- 10.45 **Chair's closing remarks**
Senior Parliamentarian
- 10.50 Break
- 11.00 **Chair's opening remarks**
Senior Parliamentarian
- 11.05 **Next steps for modernising redress mechanisms and delivering fairness for consumers and firms**
James Dipple-Johnstone, Interim Chief Ombudsman, Financial Ombudsman Service
Questions and comments from the floor
- 11.30 **Key considerations for clarifying guidance frameworks to improve customer decision-making**
Matthew Gregory, Partner, Norton Rose Fulbright
- 11.40 **Advancing customer outcomes, improving financial resilience and tackling exclusion**
leveraging data and technology to improve consumer outcomes | driving innovation in products and services | tackling financial exclusion | priorities for the Financial Inclusion Strategy and alignment with Consumer Duty goals | access to financial services for vulnerable groups | community finance and affordable credit initiatives | proposals to reform the Consumer Credit Act 1974 | coordination between government and the financial sector | improving redress frameworks
Eric Leenders, Managing Director, Retail Finance, UK Finance
Kate Pender, Chief Executive Officer, Fair4All Finance
Senior representative, innovation
Senior representative, industry
- 12.00 Questions and comments from the floor
- 12.30 **Next steps for the Consumer Duty moving forward**
Charlotte Clark, Director, Cross-Cutting Policy and Strategy, Financial Conduct Authority
Questions and comments from the floor
- 12.55 **Chair's and Westminster Business Forum closing remarks**
Senior Parliamentarian
Thomas Howard, Westminster Business Forum