

Arrears handling

Monday, 21 September 2020 at 9.30am (online course)

This bespoke virtually presented course, in partnership with the Chartered Insurance Institute (CII), is designed to help navigate the ever more complex area of arrears handling.

There is an expectation that lenders should not take a one size fits all approach and that arrears handlers should tailor solutions for customers in arrears based on an individual assessment, which takes into consideration all aspects of their situation.

This course will give an overview of regulatory requirements as well as a basic understanding of the legal process of repossession. In addition, the regulator expects an arrears handler to be able to identify vulnerable customers, deal with them in an understanding and sensitive way and take into consideration their vulnerability when discussing missed payments on their accounts.

The course has been updated to reflect the impact of Covid-19 on arrears functions now and in the future.

DESIGNED FOR:

Arrears & possessions case handlers and team leaders and to support societies upskilling non-arrears professionals to deal with higher volumes of customer contact due to the impact of Covid-19 (call handlers & support staff).

£325

VAT EXEMPT
BSA MEMBERS
& ASSOCIATES

£595

VAT EXEMPT
NON- MEMBERS

*Payment to be made by
credit card only.*

*Places can be cancelled
without charge up until
Monday 7 September. No
refunds can be given after
that date but substitutions
can be made free of charge.*

REGISTER

ONLINE

[www.bsa.org.uk/
arrearshandling](http://www.bsa.org.uk/arrearshandling)



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OVERVIEW:

The aim of this course is to improve knowledge and confidence when working with customers who are in arrears or facing financial difficulty.

After completing this course you will be able to:

- Be made aware of warning signs that a customer is in financial difficulty
- Gain an understanding of the effects of long term and serious debt problems on customers and how to treat customers fairly, sensitively and successfully in this context
- Gain an understanding of the perceived “can’t pay” versus “won’t pay” split & how to influence those who can pay but choose not to pay
- Be made aware of how customers can obtain free, independent and effective money advice
- Be able to signpost the wide range of mortgage debt solutions within a money advice context
- Gain a basic understanding of legal process of repossession and of the Regulatory Requirements (MCOB 13 & MOJ Pre-action protocol)
- Gain an awareness of Mental Capacity Act, mental ill-health and vulnerability factors within the context of dealing with mortgage arrears. Reference to the TEXAS and Compass techniques

TIMINGS:

09.30 - 11.00

Break (30 mins.)

11.30 - 13.00

The course will start promptly at 09.30.

Attendee numbers will be limited due to the nature of the training.

We have designed this course in partnership with the Chartered Insurance Institute (CII), the leading professional body for the global financial services profession.



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CONTENT:

- **Debt problems and the effects of financial difficulties**

Warning signs:

things to look out for

Consequences of debt issues:

long term effects – can't pay vs won't pay – Treating Customers Fairly

Debt solutions:

independent advice – mortgage debt solutions

- **Legal processes and industry regulations**

FCA regulations:

MCOB – TCF – Vulnerable Customers – payment difficulty procedures – record keeping
– information and data – repossessions

Moj regulations:

pre-action protocol – providing information – disclosures – dispute resolution – standard financial statement/budget planner

Other regulatory factors:

Mental Capacity Act – mental ill health

- **Techniques and skills used in dealing with customers with debt issues**

Useful tools:

TEXAS drill – Compass/IDEA protocol – CARERS drill – FCA approach to best practice

- **Payment holidays and forbearance due to the impact of coronavirus**

TRAINER

Ian Bruce



Ian started working as a self-employed consultant eleven years ago, bringing with him a range of experience as a salesman, sales manager, trainer, training manager, management developer and coach with experience at senior management level both in the UK and internationally. He worked for NatWest and Coutts & Co for 23 years.

Ian has a unique mix of skills in that he is equally capable of delivering interactive courses on both soft skills and technical subjects. He has a track record as a successful practitioner in the following areas: Sales, Customer Service, Wealth Management and Private Banking,

Communication Skills, Negotiating, Coaching, Management Development, Managing Performance, Change Management, Call Centres, Banking, Financial Services and Mortgages.

Ian is noted for his infectious energy and enthusiasm. He delivers fun and interactive training sessions and possesses a keen sense of humour. He also feels it is important to be a successful practitioner in all the areas in which he provides training and coaching. His career history enables him to share his experiences from the workplace, which delegates feel demonstrates the value of any tools, techniques or theoretical knowledge included within his training programmes.

Ian has an extensive list of qualifications and is qualified to Degree Level in Banking and Financial Services and Diploma Level in Learning and Development. He has achieved the following Professional Memberships by examination:

- *Fellow of the London Institute of Banking & Finance*
- *Fellow of the Personal Finance Society*
- *Fellow of the Institute of Training and Occupational Learning*
- *Member of the Society of Mortgage Professionals*
- *He is also qualified at Level 4 in Mortgages*



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