

# Arrears handling

Thursday, 4 July 2019 | BSA, London WC2

This bespoke one-day 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.

Role-play practice will be used to give the confidence and skills to have those difficult conversations, extracting the relevant information to fully understand a customer's situation and provide appropriate guidance.

DESIGNED FOR:  
Arrears & Possessions case handlers & team leaders

## £450

VAT EXEMPT  
BSA MEMBERS  
& ASSOCIATES

*A charge of £100 applies to cancellations received 7 days or less before the event.*

**REGISTER**

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

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[christie.sharp@bsa.org.uk](mailto:christie.sharp@bsa.org.uk)

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020 7520 5924



## CII



 **Building Societies Association**

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23 Kingsway  
London WC2B 6UJ

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## OVERVIEW:

The aim of this course is to improve knowledge, skills 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
- Learn how to deliver a difficult message confidently and effectively
- Understand how to deal with deceased customers
- Practice how to help customers complete an effective budget planner using the techniques discussed

## TIMINGS

**09.30 - 16.30**

*The course will start promptly at 09.30.*

*Refreshments and a cold buffet lunch will be provided.*

***Due to the nature of the training numbers will be limited to 15 people per course***

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



## 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

*Communication with customers:*

questioning and listening techniques – barriers to effective communication – positive language – communication styles – dealing with conflict and delivering difficult messages – dealing with deceased customer accounts

- **Role play practice**

*Putting things into practice:*

role play scenarios using communication skills to discuss debt issues and complete budget planner

*Feedback:*

group feedback on role plays with input and observations from the trainer

## 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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