



**My Compliance  
Academy**



# MY COMPLIANCE ACADEMY

## PROSPECTUS

A suite of courses  
to ensure you are  
FCA compliant





**My Compliance  
Academy**

WHAT IS MY  
COMPLIANCE  
ACADEMY?

# YOUR COMPLIANCE TRAINING PROVIDER

My Compliance Academy provides CPD accredited online training for Sales & Compliance staff, as well as Senior Managers and Directors, to ensure everyone receives appropriate compliance training, a key requirement of the (FCA) Financial Conduct Authority's regulations.

Our e-learning modules & courses are affordable and easy to sign-up to, so you can get started with your compliance training immediately.

All courses are SCORM-compatible, enabling seamless integration with your existing Learning Management System, and are also available as white-labelled solutions, allowing you to deliver training under your own brand.

Please contact us to discuss any compliance training needs for you and your teams.



Contact us:  
**01423 80 62 20**

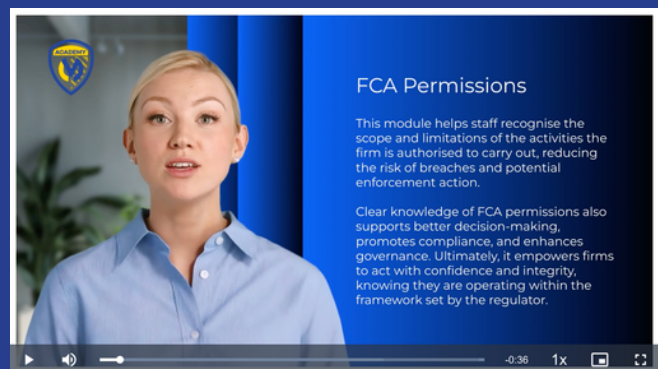


Sign up at:  
**[mycomplianceconsultant.co.uk](https://mycomplianceconsultant.co.uk)**

## Step 1 - Intro video

After enrolling in one of our courses you'll be greeted with an intro video.

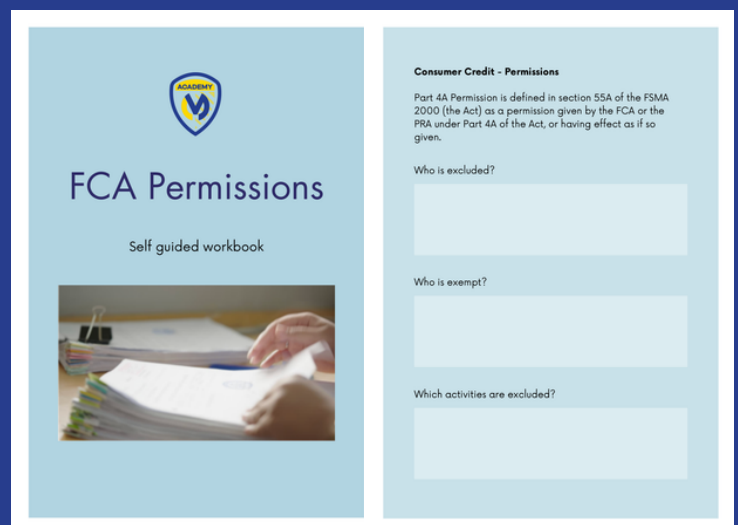
This video will give you a short rundown of what the topic covers, and what you can expect to learn.



## Step 2 - Workbook

Following that, we'll provide you with a self-guided workbook to download, allowing you to make notes throughout the module.

It will also give you another brief rundown of what the module covers.



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## Step 3 - Training module

Following that, we'll teach you everything you need to know in your specific module, so that you're prepared and test ready.

This includes educational videos, as well as diagrams and written content depending on the selected module.



## Step 4 - Test Yourself

Now that we're familiar with the content, we can do some practice questions to test your knowledge before the end of unit assessment.

These are purely for testing purposes and do not factor into your results.

Drag the words into the correct boxes.

Credit broking in relation to consumer hire or hire-purchase agreements. <input type="text"/>	<input type="button" value="Limited Permission"/>
Credit broking where introducing customers to lenders or brokers is a main business activity. <input type="text"/>	<input type="button" value="Limited Permission"/>
Consumer credit lending by local authorities (where lending is within the scope of the Consumer Credit Directive). <input type="text"/>	<input type="button" value="Full Permission"/>
Credit broking where the sale of goods or services takes place in the customer's home (such a supplier is known as a 'domestic premises supplier'). Credit broking in the home puts the customer at greater risk than credit broking on trade premises. <input type="text"/>	<input type="button" value="Limited Permission"/>
Debt counselling (providing advice about the liquidation of a debt) and debt adjusting (negotiating terms with creditors on the settlement of a debt) on a commercial basis. This is usually in the form of arranging debt management plans. <input type="text"/>	<input type="button" value="Full Permission"/>
Lending where the sale of goods or non-financial services is the main business, and there is no interest or charges and the agreements are not hire-purchase or conditional sale agreements (eg certain golf clubs or gyms allowing deferred payment for membership). <input type="text"/>	<input type="button" value="Limited Permission"/>
Providing credit references on consumers to third parties. <input type="text"/>	<input type="button" value="Full Permission"/>



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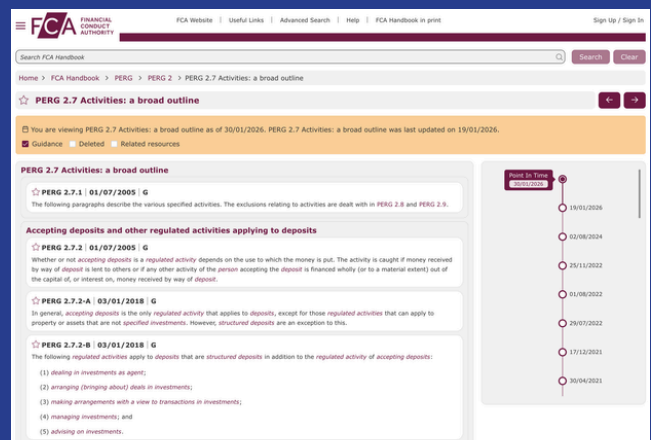


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## Step 5 - Useful Resources

Here you'll be given access to a variety of different resources, depending on the module.

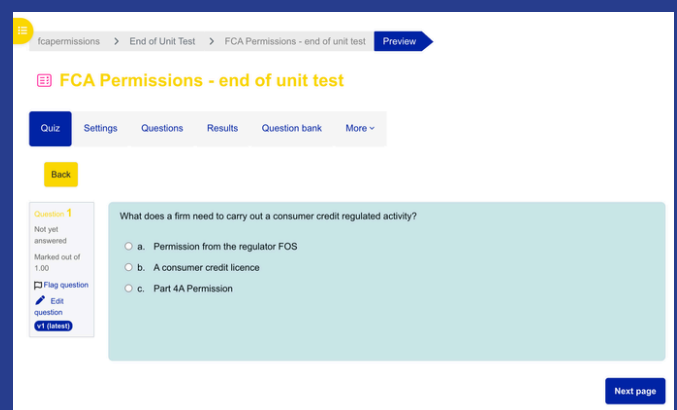
These include links to the FCA Handbook, a glossary of useful terms and more.



## Step 6 - End of Unit Test

You'll answer some short questions about the module you've just completed to make sure you've understood the material.

Don't worry too much, as you can retake the test as many times as you need.



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HOW  
DOES IT  
WORK?

## Final - Certification

Upon completion, you'll receive a certificate for your specific module, recognising that you have completed both the lessons and the test.



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**My Compliance  
Academy**

**FULL  
COURSE**

# **FCA CONSUMER COMPLIANCE**

**for Sales and  
Compliance Staff**



This complete consumer credit compliance course will guide your business and staff through everything you need to know about being FCA Compliant.

## **INCLUDING:**

- FCA Permissions
- Consumer Credit
- Financial Promotions
- Complaints
- Financial Crime
- Vulnerable Customers
- The Senior Managers & Certification Regime
- An Introduction to Consumer Duty – Part 1
- An Introduction to Consumer Duty – Part 2

Each module comes with an interactive book that you can work your way through and test yourself exercises so that you and your staff can ensure that you are fully compliant in the most fun and engaging way possible!



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**My Compliance  
Academy**

FULL  
COURSE



# FCA CONSUMER COMPLIANCE

for Senior Managers  
and Directors

This complete consumer credit compliance course will guide your business and staff through everything you need to know about being FCA Compliant.

## INCLUDING:

- FCA Permissions
- Consumer Credit
- Financial Promotions
- Complaints
- Financial Crime
- Vulnerable Customers
- The Senior Managers & Certification Regime
- An Introduction to Consumer Duty – Part 1
- An Introduction to Consumer Duty – Part 2

Each module comes with an interactive book that you can work your way through and test yourself exercises so that you and your staff can ensure that you are fully compliant in the most fun and engaging way possible!



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# FCA PERMISSIONS



The FCA is to use new powers to more swiftly cancel or change what regulated activities firms are permitted to do. These are known as permissions.

By the end of this FCA permissions course, you will have a good knowledge of the Part 4A permission, exemptions & exclusions, consumer credit regulated activities that require limited permission, consumer credit regulated activities that require full permission, appointed representatives, common misconceptions and FCA supervision.



# CONSUMER CREDIT

This course covers a brief history of Consumer Credit regulations, helps you to understand the different types of consumer credit and know which types of credit agreement are regulated by the FCA.

By the end of this consumer credit compliance course, you will have an appreciation of the developments of consumer credit, understand the different types of consumer credit, know what types of credit agreements are regulated and which are not, know the obligations of consumer credit lenders and what redress borrowers have under a regulated credit agreement and be aware of the future developments in the consumer credit market.





# FINANCIAL PROMOTIONS

All financial promotions must be fair, clear and not misleading with a clear set of safeguards in place for the consumer as set out by the FCA. In this module we explore what defines a financial promotion, exemptions and common misconceptions.



# COMPLAINTS

Complaints are not necessarily detrimental to your company if handled carefully and may even bring about positive change. Here we cover the FCA regulations on complaints and look at processes to ensure continual and effective improvement.

# FINANCIAL CRIME

Financial crime covers any criminal conduct relating to financial services and markets including fraud, and every FCA-compliant firm needs to ensure that measures are in place to mitigate the risks.





# VULNERABLE CUSTOMERS



This module explores the definition of vulnerable customers, the signs to look out for and the obligations of FCA compliant firms in putting in processes to both identify and cater for vulnerable customers.



# THE SENIOR MANAGERS & CERTIFICATION REGIME

The Senior Managers and Certification Regime (SMCR) is a financial services regulation in the UK designed to impose personal accountability on senior managers at financial services firms and improve the conduct of all employees at these firms.

This Senior Managers and Certification Regime (SMCR) course provides an overview of the Senior Managers & Certification regime (SM&CR) which is the individual accountability regime that applies to firms authorised under the Financial Service & Markets Act 2000 (FSMA).

The content is relevant to solo regulated firms having limited scope or core firms. It assumes a basic knowledge of financial services regulation and previous regulatory landscapes.

We will cover practical steps to take in preparation for your firm's implementation of SM&CR, the Duty of Responsibility, the Statement of Responsibility (SOR), the Prescribed Responsibilities, the Conduct Rules and the Certification Regime.





## **AN INTRODUCTION TO CONSUMER DUTY FOR SALES AND COMPLIANCE STAFF – PART 1**



The Consumer Duty aims to increase the current level of consumer protection in the retail financial services market by setting clearer and higher standards for the culture of firms and the conduct the FCA expects of them. Firms will be required to consider the impact of the products and services they sell to consumers at both the pre-sale and post-sale stages.

This module covers what is expected of your firm and the Cross-Cutting Rules, as well as the FCA's expectations of firms' purpose and culture, and how this helps to deliver good outcomes and authentically embed the Consumer Duty.



## **AN INTRODUCTION TO CONSUMER DUTY FOR SALES AND COMPLIANCE STAFF – PART 2**

The FCA's Consumer Duty represents what the regulator terms a paradigm shift in its expectations of firms. The Consumer Duty introduces a new Consumer Principle, which requires firms to act to deliver good outcomes for retail customers.





## **THE APPOINTED REPRESENTATIVE REGIME**



This course covers the new rules which came into force on 8 December 2022 and applies to firms authorised under the Financial Service & Markets Act 2000 (FSMA) which have responsibility for appointed representative (ARs). The content assumes an existing knowledge of AR supervision and the previous regulatory landscapes.

After completing this Appropriate Representative course you will:

- Have an understanding of the new reporting obligations placed upon principal firms and their ARs by the FCA
- Be acquainted with the new rules governing the appointment and supervision of AR's
- Know what to look out for when reviewing an AR's performance
- Be clear about when an AR's contract should be terminated



## **THE INDIVIDUAL CONDUCT RULES**

This course provides a brief overview of the Senior Managers & Certification regime (SMCR) which is the individual accountability regime that applies to firms authorised under the Financial Service & Markets Act 2000 (FSMA).

The content is relevant to individual conduct rules staff in limited scope or core firms, acts as a refresher course and includes Conduct Rule 6. It does not cover the Senior Conduct Rules.

It assumes a basic knowledge of financial services regulation and that participants have undergone training on the Consumer Duty.





## **AN INTRODUCTION TO CONSUMER DUTY FOR SENIOR MANAGERS AND DIRECTORS – PART 1**



The Consumer Duty aims to increase the current level of consumer protection in the retail financial services market by setting clearer and higher standards for the culture of firms and the conduct the FCA expects of them. Firms will be required to consider the impact of the products and services they sell to consumer both at pre-sale and post-sale stages.

This module covers what is expected of your firm and the Cross Cutting rules as well as understanding the FCA's expectations of firms' purpose and culture and how this helps to deliver good outcomes and to authentically embed the Consumer Duty.

By the end of this module you will be informed and knowledgeable about what the Consumer Duty requires of your firm including the higher standards set by the Consumer Principle and the Conduct Rule, understand the context of the Consumer Duty and the practical implications for your firm, understand the Cross Cutting rules and the Four Outcomes in detail and the FCA's expectations in relation to delivering good customer outcomes and measuring success through MI, oversight and control and understand the FCA's expectations of firms' purpose and culture and how this helps to deliver good outcomes and to authentically embed the Consumer Duty.





## **AN INTRODUCTION TO CONSUMER DUTY FOR SENIOR MANAGERS AND DIRECTORS – PART 2**



The FCA's Consumer Duty represents what the regulator terms a “paradigm shift” in its expectations of firms. The Consumer Duty introduces a new Consumer Principle, which requires firms “to act to deliver good outcomes for retail customers”.

By the end of this course you will be informed and knowledgeable about the 4 Consumer Outcomes & how to monitor them, understand how to recognise and treat a Vulnerable Customer, understand what Management Information to collate, understand what Governance your firm needs to implement and who's responsibility this is and know how this will affect the SMCR & what the new Conduct Rule 6 means to you and your staff.



## **THE CREDIT BROKER JOURNEY**

This is an entry level course for those who may be new to a role in a consumer credit brokerage firm. It may also be a useful reminder for Senior Managers.





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# YOUR COMPLIANCE TRAINING PROVIDER

Our consumer credit compliance courses are built to be engaging, accessible and to equip you with everything you need to remain compliant.

**Sign up now at:**



**[mycomplianceconsultant.co.uk](https://mycomplianceconsultant.co.uk)**



**[shaun@mycomplianceconsultant.com](mailto:shaun@mycomplianceconsultant.com)**



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