



SECTION A – FINANCE PRODUCTS

A1 – Hire Purchase

- A1.1: Definition**
- A1.2: Form, Use & Option to Purchase**
- A1.3: Early Settlement**
- A1.4: End of Contract**
- A1.5: Fees / Charges**
- A1.6: Profiles**
- A1.7: Title**

A2 – Personal Contract Purchase - PCP

- A2.1: Definition**
- A2.2: Form & Use**
- A2.3: Early Settlement**
- A2.4: End of Contract**
- A2.5: Fees / Charges**
- A2.6: Profiles**
- A2.7: Title**
- A2.8: Guaranteed Minimum Future Value (GMFV)**

A3 - Personal Loan

- A3.1: Definition**
- A3.2: Form & Use**
- A3.3: Early Settlement**
- A3.4: End of Contract**
- A3.5: Fees / Charges**
- A3.6: Profiles**
- A3.7: Title**

A4 - Conditional Sale

A4.1: Definition

A4.2: Form & Use

A4.3: End of Contract

A5 - Credit Sale

A5.1: Definition

A5.2: Form & Use

A6 - Lease Purchase

A6.1: Definition

A6.2: Form & Use

A6.3: End of Contract

A7 - Finance Lease

A7.1: Definition

A7.2: Form & Use

A7.3: Early Settlement

A8 - Contract Hire

A8.1: Definition

A8.2: Form & Use

A8.3: Personal Contract Hire

A8.4: End of Contract

A9 - Secured Loan / Second Mortgage / Mortgage

A9.1: Definition

A9.2: Form & Use

A9.3: Fees / Charges

A10 - Fixed Rate of Interest

A10.1: Definition

A11 - Variable Rate of Interest

A11.1: Definition

A12 - Credit Cards

A12.1: Definition

A12.2: Form & Use

A13 - Overdraft

A13.1: Form & Use

SECTION B – REGULATION AND COMPLIANCE

B1 – Consumer Credit Act (CCA)

- B1.1: Why & When Introduced**
- B1.2: Who gets cover**
- B1.3: Consumer Credit Licence**
- B1.4: Office of Fair Trading**
- B1.5: Pre-Contract Information**
- B1.6: Tri-Partite Agreement**
- B1.7: Copies of Documents**
- B1.8: Regulated Agreements**
- B1.9: Non-Regulated Agreements**
- B1.10: Trade Premises**
- B1.11: Signing Documents**
- B1.12: Customer ‘Proofs’**
- B1.13: Halves Rule**
- B1.14: Thirds Rule**
- B1.15: APR**
- B1.16: Flat Rate of Interest**
- B1.17: Early Settlement**

B2: Data Protection Act (DPA)

- B2.1: What is the DPA**
- B2.2: Who/What does it cover**
- B2.3: Security**

B3: Security

- B3.1: Identification**
- B3.2: Registers**
- B3.3: Documents**

B4: Money Laundering

- B4.1: Financial Limits**
- B4.2: Responsibilities**
- B4.3: Why**
- B4.4: Who is affected**

B5: Compliance

B5.1: Finance & Leasing Association (FLA) Lending Code/Guidance Note

B5.2: Trade Bodies and Regulators

B5.3: Financial Services Association (FSA) Demands and Needs

B5.4: Importance

B6: Distance Selling

B6.1: Additional Consumer Rights

B6.2: Danger Areas

B6.3: What constitutes Distance-Selling