Step 1: Obtain the necessary information to calculate redress

- Types of information are specified in CONRED 4 Annex 2UK.
- Information will be collected by reviewing client files, contacting the consumer, contacting pension providers and contacting former DB scheme members.
- Will consumer if they would like the firm to calculate redress by augmentation and if they want to claim for any other losses.

Relevant rules: CONRED 4 Annex 2UK 11.2UG – 11.2UR

Step 2: Identify the comparator scheme and the retirement date

- Determine the comparator scheme according to CONRED 4 Annex 2UK 11.2UH - 11.2U.
- Determine retirement date using the relevant presumption at DISP App 4.3.12R, noting the modification to this contained in CONRED 4.4.3R. Illustrative circumstances is provided in DISP App 4.3.13G, noting the modification to this contained in CONRED 4.4.3R.

Relevant rules: CONRED 4 Annex 2UK 11.2UI – 11.2UN

Step 3: Carry out lump sum redress calculation

- Using the BWN calculator, follow the instructions as set out in CONRED 4 Annex 2U.13R.
- Calculate according to the rules and guidance in DISP App 4 and DISP App 4 Annex 1, as modified by CONRED 4.

Relevant rules: CONRED 4 Annex 2UR 11.2UR – 11.2UU

Step 4: Work out the lump sum redress offer for the redress determination

- A firm must generally offer a consumer redress that, so far as possible, puts the consumer into the position they would have been in if they had not suffered pension transfer advice.
- Follow the requirements at DISP App 4.3.17R to DISP 4.3.18R and CONRED 4.4.2R to CONRED 4.4.3R.

Relevant rules: CONRED 4 Annex 2UR 11.2UR

Step 5: Lump sum offer redress determination

- The output of the BWN calculation must be saved in an Excel spreadsheet and PDF format. The outputs include a summary of inputs and the lump sum redress payable.

Relevant rules: CONRED 4 Annex 2UR 11.2UR

Send redress determination letter to consumer (CONRED 4.4.2R)

- If consumer requested full or partial augmentation offer, work out augmentable offer according to DISP App 4 and DISP App 4 Annex 1.
- Sends redress offer to the consumer in the form of the letter set out in CONRED 4 Annex 13R, and in accordance with the instructions at CONRED 4.4.2R, 4.4.3R and 4.4.6G

Pay the redress to the consumer (CONRED 4.4.9R)

- Once offer accepted by consumer, firm to access calculator to calculate the additional compensation sum
- Pay the consumer the updated compensation sum within 28 days in accordance to selected method of payment
- Send the consumer a payment confirmation in the form of the letter set out in CONRED 4 Annex 13R enclosing the detailed calculator report showing the updated compensation amount

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JA Banks

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Consumer Credit Law and Practice - A Guide Dennis Rosenthal,2018-01-26 A new edition of Dennis Rosenthal s Consumer Credit Law and Practice A Guide is always an event to be welcomed by the busy practitioner In all this welter of regulation there is a great need for a work which reduces the mass of case law and regulation covered in encyclopaedic works into a clear concise and readable form which steers a way through the labyrinth This is just such a book It is to be warmly welcomed From the Foreword by Roy GoodeThe most useful and comprehensive single volume work on the subject of consumer credit Consumer Credit Law and Practice A Guide Fifth Edition is an easily accessible guide covering all aspects of consumer credit consumer hire and ancillary credit businesses Written in a clear and penetrating style the new fifth edition has been extensively updated and rewritten to take account of all relevant case law legislative changes and developments including coverage of EU Directives relating to alternative dispute resolution supervision of credit institutions and consumer credit agreements for residential immovable property the transfer of licensing from the OFT under CCA 1974 to authorisation and permission by the FCA under FSMA the substitution of substantial parts of CCA 1974 and regulations under that Act by FSMA regulations under FSMA including RAO and the FCA Handbook in particular the Consumer Credit sourcebook CONC and the Mortgages and Home Finance Conduct of Business sourcebook MCOB new chapters on FCA requirements and procedures relating to authorisation and permission treating customers fairly supervision and reporting and alternative dispute resolution developments in related areas such as data protection fraud prevention and anti money laundering Consumer Credit Law and Practice A Guide Fifth Edition is essential reading for banking and commercial law practitioners in house lawyers companies operating in consumer credit related industries including banks and building societies credit card companies finance and leasing companies compliance personnel and consumer advisers **Regulation and Regulators after Global Financial Crises** Aleksandra Jordanoska,2024-12-31 This book provides an original theoretically and empirically grounded analysis of regulatory enforcement activism in post crisis periods and the ensuing regulatory interactions It critically addresses the more regulation enforcement agenda relating to financial misconduct in the aftermath of the 2008 financial crisis showing how misconduct was constructed through the enforcement policies and practices of the powerful UK financial conduct regulator and its interactions with the subjects of enforcement proceedings and their legal representatives during a tumultuous time in the financial markets Drawing from interviews with regulators professional intermediaries and markets participants documentary analysis of enforcement decisions and speeches and observations the volume adopts an interdisciplinary approach grounded in social constructivist perspectives on compliance and deviance regulation theory and socio legal research Through a multi dimensional analytical framework of regulatory enforcement activism that links shifts in regulatory policymaking experimentations with legal powers in information gathering legal and extra legal penalties and individual accountability and the use of enforcement tools in micro level

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