



**The Compliance  
Company**

# Products and Services

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**We are proud to be recognised as one of the UK's leading compliance services companies and have worked with over 2,500 clients.**

## **About us**

The Compliance Company is a UK leader in the compliance services industry. Our team of experts offers a specialist and comprehensive compliance service, assisting our clients across all business sectors.

The Compliance Company can act as a Principal firm and oversees Appointed Representatives within its network. We also offer an ongoing support service to ensure firms remain compliant and can provide many other services including applications, compliance documentation and training.



### **Meet our Chief Executive, Ian Beardmore**

Ian has more than 16 years' experience in the compliance industry and during that time has become a well-respected member of the finance and insurance sectors.

Ian is a Director at the Association of Professional Compliance Consultants (APCC) and is also Deputy Chairperson, he also chairs the joint APCC / FCA working groups on Authorisations and Supervision. He is also a regular speaker at financial and trade association conferences.

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**Pat Harter**

Compliance Director  
Consumer Credit

## Consumer Credit Compliance

**Consumer Credit Compliance provides an accurate, efficient and unrivalled professional compliance service.**

We are here to serve, retain and develop both our existing and prospective clients through ongoing support, education and training, bespoke compliance services and completion of new FCA application requests. Since October 2014 Consumer Credit Compliance has worked with over 2,500 clients, providing a bespoke Consumer Credit Compliance consultancy service tailored to each businesses' individual requirements.

### FCA Applications

We've been helping Consumer Credit firms achieve FCA authorisation since 2014, and we're proud of our extremely high application success rate.

We work with businesses to ensure all FCA applications completed by us are submitted correctly and on time. We can also help with your Regulatory Business Plan and Compliance Policies and Procedures.

#### Contact us about:

- Full Permission
- Limited Permission
- Approved Person Application and Section 178 change of controller notifications
- Variation of Permission, including your reason for variation documentation; be that changing from limited to full, or simply adding to your existing level of permissions

### Ongoing Client Support

We provide ongoing compliance support to our clients, which can be tailored to suit your business needs. This support includes phone and email support, assistance with any FCA queries, guidance on the FCA's online systems and a monthly industry newsletter.

#### Our enhanced packages can include:

- Compliance Audits: on-site & remote
- Consultancy services from our in-house experts
- Senior Managers & Certification Regime (SM&CR) support
- Training workshops
- e-Learning

“

I am more than happy to say that you have been very quick to reply to any questions, very professional and informative and a great support with dealing with the FCA

”

**Mark Godsell Fletcher** - Eat, Sleep, Live



## Claims Management Compliance

**Jourdain Tambo**

Compliance Director  
Claims Management & GDPR

Claims Management Compliance is a bespoke and designated support service for claims management companies (CMCs). Our in-house consultants have a wealth of knowledge and experience in providing compliance support to CMCs. We also help CMCs attain and maintain compliance and can represent CMCs at audits and during investigations.

From 2019 the FCA will regulate all CMCs, and we're on hand to help. From applying for temporary permissions through to FCA applications and providing ongoing support.

We understand that CMCs, like most businesses, are commercially driven. The objective of our services is to provide commercially beneficial input into CMCs' businesses by mitigating and/or controlling regulatory risks and lowering regulatory risk exposure.

### Our services include:

- Ongoing Compliance Support & Consultancy Services
- Authorisation Applications
- Compliance Training
  - Workshops
  - e-Learning
- Assistance with Business Process and Documentation Audits

“

I have been working with Jourdain for a number of years on CMC compliance issues. Extremely intelligent and professional individual. ”

**Harry Kang** - Director at Legally Entitled

“

Jourdain Tambo is a good communicator; he has strong interpersonal skills such as empathy, tact, and humour; he is intellectual and has good analytical problem-solving skills. He is a very driven individual that has the compassion to see others succeed in his industry. He has the knowledge, skills and purpose to pull greatness out of an individual. He is the Real-Deal. I Highly Recommend Jourdain. ”

**Raheel Rathore** - Director at SHC Accident Helpline



**Kirsty Jessep**  
Risk & Oversight Manager

## Insurance Compliance

Our Insurance Compliance team is dedicated to providing practical compliance support and bespoke consultancy to retail insurance brokers and intermediaries. We specialise in insurance compliance and are proud to provide a world-class compliance support service to our clients across the UK.

### We believe in the 3 lines of defence:

- **Operation of your business**  
Do you have effective compliance policies and procedures in place and are they being adhered to?
- **Risk management & evidence of compliance**  
Can you demonstrate that the day-to-day carrying out of documented policies and procedures is being done compliantly and that risks to your business or customers are being mitigated?
- **Internal audit**  
We can provide external audit services where the firm does not have internal audit in place, or assist with an internal review before external auditors are due to start their review.

### Our Insurance Compliance services include:

- FCA Guidance
- Compliance Audits
- Call monitoring and assistance with sales and customer journey scripting
- Senior Managers & Certification Regime (SM&CR) guidance
- New modules for training will soon be available, including:
  - Background and Basic Insurance Principles and FCA Principles
  - General Insurance Products: Terms & Conditions and Risks
  - Treating Customers Fairly and Vulnerable Persons
  - Insurance Conduct of Business Sourcebook & Sales Processes
  - Financial Crime, Anti-Money Laundering and Bribery
  - Complaints Handling
  - Claims Handling

“

They proved themselves to be very efficient and professional at all times, which has been invaluable to us. We would definitely recommend The Compliance Company's services to help anyone looking to demystify the regulatory process ”

Anna Lafford - Michelin



**Jourdain Tambo**

Compliance Director  
Claims Management & GDPR

## GDPR Compliance

**We have in-house expertise in data protection and direct marketing compliance to assist companies and organisations to ensure compliance with the General Data Protection Regulation (GDPR) and the Privacy and Electronic Communications Regulations (PECR).**

The Compliance Company is on hand to cover all GDPR training requirements for teams and individuals across all sectors. Our services also include GDPR privacy policies, audits, data protection support, compliance manuals and GDPR e-Learning.

### What is GDPR?

GDPR came into force in the UK on 25th May 2018, and the objective of GDPR is to give individuals more control over the use of their personal information.

### What does this mean for your business?

GDPR applies to all organisations that collect, hold or use personal information. This includes customers' personal information as well as staff personal information.

### What's the worst that can happen if your business is not GDPR compliant?

The GDPR gives the Information Commissioner's Office (ICO) the power to issue organisations with fines of up to €10 million or 2% of global turnover for certain categories of breaches and up to €20 million or 4% of global turnover for other categories of breaches.

### How can The Compliance Company help?

- GDPR audits
- Ongoing client support
- e-Learning courses
- Training workshops



Consumer Credit Compliance did a fast and extremely efficient job in updating all our documentation and processes ahead of GDPR. It was accurate, and on time - first time! This service is truly great value for money. ”

**Gary Miller-Cheevers** - Cube Funder



**Shaun Gill**  
Head of Key Accounts

## Appointed Representative Network

**The Compliance Company has been a Principal firm since 2017 which means we can fully manage your business' FCA requirements, and you do not need to be directly authorised by the FCA.**

If you meet our criteria and we choose to appoint you as one of our Appointed Representatives then we will ensure that you have all the necessary systems, processes and documents to help you remain FCA compliant.

### What is a Principal? (this is what we are)

A 'Principal' is a firm that is directly authorised by the FCA and is responsible for ensuring any Appointed Representatives (ARs) meet their requirements.

### What is an Appointed Representative? (this is what you could be)

An Appointed Representative (AR) is a firm or person who conducts regulated activities under the banner of a firm that is directly authorised by the FCA. This firm is known as the ARs 'Principal'.

### What are the benefits?

- You do not need to be directly regulated by the FCA
- We will look after your Credit Broking and Insurance activities
- We will take on all responsibility for your regulatory conduct
- You can go to market with your regulated product and/or service quicker

### Who can join?

Any firm or person that can meet our criteria.

Van Monster is the largest used Light Commercial Vehicle retailer in the UK. The bulk of our sales are 'distressed' or 'distance' sales and The Compliance Company completely understood our unique situation. Having them take responsibility for our FCA requirements has meant that we can focus on our customers and business growth. I would wholeheartedly recommend them to anyone

**Roger Pitcher** – Group F&I Manager, Van Monster



**Martin Fenton**  
Training Director

## Compliance Training

The Compliance Company offers compliance training for businesses in the forms of training workshops, e-Learning and bespoke on-site training packages.

Our and e-Learning and open courses are CPD accredited and aim to provide companies with the knowledge and tools to achieve and retain total compliance.

### Why does your business need FCA Compliance training?

- **Purpose**  
The purpose of Compliance training is simply to enable your business to stay compliant and to ensure that your staff have continuing skills and knowledge to enable them to adhere to the regulator's strict guidelines and treat your customers fairly.
- **Importance**  
All firms dealing with consumer credit are regulated by the FCA. It is important to the regulator that your firm demonstrates the right culture in how you treat your customers and develop your staff. Evidencing training will go a long way to deliver this. Not following the FCA's Principles for Business can result in penalties including the loss of a firm's authorisation.
- **Our training**  
Our courses enable your business to remain fully compliant and operational. They will provide you with a clear understanding of how the Financial Conduct Authority expects your firm to behave and conduct itself when dealing with your customers.

### Our training:

- **Compliance training workshops**  
These practical sessions are a great opportunity to exchange dialogue and compare experiences with other firms. There are plenty of useful exercises and activities to reinforce learning.
- **e-Learning**  
Our modules are a great solution to learning. Complete the training at your own convenience, from any of your devices.
- **Bespoke packages**  
Tailored to your business. We are happy to work onsite at your premises, or at an appropriate learning environment of your choosing.

“

The content and interactive nature of the course addressed the requirements in a simple and understandable way. An excellent well-presented and informative presentation ”

**Paul Rossiter** - Pure Leisure Estates Limited



**David Petty**  
Chief Information Officer

## Compliance Software

**The Compliance Company has developed an innovative, tailor-made software solution to fit your business model and effectively manage and cover all aspects of FCA compliance.**

The Compliance Company uses this technology to effectively manage and monitor the compliance of its AR Network and also allows its clients to use the software to enable a smooth, fully compliant sales process.

### Features

- Produces documentation easily
- In-built and fixed procedures and controls
- Integrates with CRM systems
- Can capture digital signatures
- Compliance made simpler
- 24/7 access, from anywhere
- Better processes
- Improved reporting
- All your compliance documentation in one place
- Security
- Online Portal
- Multi-Platform
- Reporting

“

We're really proud of the software we've developed at The Compliance Company. We believe that this innovative technology really sets us apart from the competition, allowing us to be the most comprehensive and reliable compliance consultancy firm in the market.

This software, combined with our in-house expertise, enables us to offer our clients a first-class, total compliance solution. ”

**David Petty** - Chief Information Officer



## Meet The Team



**Ian Beardmore**  
Chief Executive Officer



**David Petty**  
Chief Information Officer



**Pat Harter**  
Compliance Director  
Consumer Credit



**Martin Fenton**  
Training Director



**Jourdain Tambo**  
Compliance Director  
Claims Management & GDPR



**Kirsty Jessep**  
Risk & Oversight Manager



**Shaun Gill**  
Head of Key Accounts



**Rachael Doyle**  
Senior Account Manager



**Helena Parkinson**  
Customer Relationship Manager



**Victoria Neame**  
Marketing Manager



Can't find what you're looking for?

# Contact Us

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Consumer Credit Compliance Limited, trading as The Compliance Company, is regulated by the Financial Conduct Authority for Credit Broking and Insurance Mediation under FRN 631736.