

Consumer Credit Directive II in practice: a guide for financial professionals

GOALS

The European CCD II directive significantly reshapes consumer credit. Credit professionals face new obligations related to information, creditworthiness assessment, digital processes, SECCI, BNPL, overdrafts, debt advice and transparent communication. You will learn exactly what changes, why it changes and how to apply it in your daily practice.

The objectives of this training are to:

- understand the key principles and changes of CCD II, including scope and new information obligations (SECCI);
- learn how to assess creditworthiness proportionally and carefully, the importance of professional advice by clearly guiding customers through procedures such as withdrawal, overdrafts and early repayment;
- gain insight into the Belgian implementation and the translation from CCD II into practical processes, customer communication and compliant actions in day-to-day credit practice.

SUMMARY

Category:

- Retail banking
- Credits

Difficulty level:

Basic

Certification type:

E-learning

Price:

- Member: € 95.00
- Non member: € 115.00
- Partner BZB: € 95.00
- Incompany: custom tailored, prices on demand

CPD hours:

- Consumer loans: **0.5h** general
- Compliance: **0.5h**

INTENDED AUDIENCE

The training course can be followed by various target groups:

- employees in the financial sector with client contact (relationship managers, credit and investment advisors);
- compliance and risk managers;
- ...

FOREKNOWLEDGE

Basic level training: this training requires no prior knowledge and covers the basics of the subject.

CONTENT

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- Impact on consumer credit and the role of the credit professional
- **Scope:** expansion to new credit forms (BNPL, microcredit, borderline cases)
- **General information & SECCI:** key data, timing and durable media
- **Rules of conduct & advice:** professional conduct and written recommendations
- **Creditworthiness:** proportionality, anti-discrimination, human intervention
- **Exceedances & debit balance:** periodic information and repayment without additional costs
- **Withdrawal & early repayment:** procedures and proportional cost reduction
- **Bundling, tying & insurance:** freedom of choice and equivalent coverage
- **Free information, debt advice & forbearance:** early support and removing barriers
- **Belgian implementation:** impact on organisations, customers, society and supervision
- Case studies

PRACTICAL INFORMATION

- **Duration:** 30 minutes
- **Course material:** interactive module
- **Language:** This training will be given in English
- **CPD hours:** This E-learning includes an online test consisting of multiple-choice questions. CPD hours will only be granted if you pass the test. You are entitled to 2 attempts to pass the test. If you do not pass (result lower than 60%), CPD hours will not be granted for this E-learning. We therefore recommend that you take the test only when you are sure you master the subject matter.

METHODOLOGY

An **'E-learning'** is 100% self-study. You log in individually on the MyFA learning platform and process, at your own pace, learning content that is provided to you via an interactive presentation. You can follow this online training wherever, whenever and as often as you want. The teaching material consists of a digital format with text, video, images, animations, test questions and/or references to relevant documents and/or websites.