CONSUMER PROTECTION AND MARKET CONDUCT SUPERVISION IN FINANCIAL SERVICES



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TRAINING CENTER

GENTEX Training Center LLC | Orlando - FL, USA
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Introduction

Consumer Protection and Market Conduct Supervision in Financial Services Training Course builds the supervisory and compliance capability that regulators and financial institutions need to protect customers and uphold fair market conduct. Market conduct supervision asks a different question from prudential supervision. It asks whether firms treat customers fairly, disclose clearly, and sell suitable products. Weak conduct oversight produces mis-selling, hidden fees, unfair contract terms, and reputational damage across the whole sector. This course develops the skill that prevents those outcomes. It covers conduct principles, regulatory frameworks, and disclosure standards. Furthermore, it applies complaints handling, product governance, and supervisory review methods. In addition, it develops enforcement, remediation, and consumer education. As a result, participants supervise and apply market conduct standards with confidence.

Consumer Protection and Market Conduct Supervision in Financial Services Course Objectives

- Explain consumer protection principles and market conduct objectives.
- Apply the G20/OECD High-Level Principles on Financial Consumer Protection.
- Apply the Basel Committee's conduct and fair treatment expectations.
- Design disclosure, transparency, and fair contract term standards.
- Apply suitability, affordability, and product governance requirements.
- Build supervisory frameworks, inspection plans, and review routines.
- Apply complaints handling, redress, and remediation standards.
- Assess mis-selling, unfair practice, and conduct risk indicators.
- Apply enforcement, sanctioning, and supervisory action tools.
- Develop consumer education and financial literacy programmes.

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Course Methodology

- Interactive lectures with real supervisory and conduct cases.
- Conduct review and inspection planning workshops.
- Mis-selling and disclosure assessment exercises.
- Complaints, redress, and enforcement practice.
- Structured peer review with facilitator feedback on supervisory positions.

Who Should Take This Course

- Market conduct and consumer protection supervisors.
- Compliance and conduct risk officers in financial institutions.
- Regulatory affairs and legal advisors.
- Product governance and suitability reviewers.
- Complaints handling and customer redress managers.
- Auditors covering conduct and consumer protection controls.

Consumer Protection and Market Conduct Supervision in Financial Services Course Outlines

Day 1: Consumer Protection Foundations and Principles

- Consumer protection rationale in financial services.
- G20/OECD High-Level Principles on Financial Consumer Protection.
- Basel Committee guidance on fair treatment of customers.
- Prudential versus market conduct supervision objectives.
- Conduct risk drivers and sector-wide conduct failures.

- Consumer protection in digital and cross-border finance.
- Case study: analysing a sector-wide conduct failure.

Day 2: Conduct Standards, Disclosure, and Fair Treatment

- Fair treatment principles across the product lifecycle.
- Disclosure and transparency requirements and formats.
- Contract terms, fees, and charges review standards.
- Suitability, affordability, and needs assessment.
- Advertising, marketing, and promotion conduct rules.
- Vulnerable customer identification and treatment.
- Workshop: reviewing disclosure material for conduct compliance.

Day 3: Supervisory Frameworks and Conduct Review Methods

- Conduct supervisory framework design and risk assessment.
- Inspection planning, scoping, and evidence collection.
- Thematic reviews and mystery shopping techniques.
- Data collection, conduct indicators, and market analysis.
- Supervisory dialogue, findings, and action letters.
- Coordination with prudential supervisors and other authorities.
- Workshop: planning a thematic conduct review.

Day 4: Complaints, Redress, and Enforcement

- Complaints handling standards and internal dispute resolution.
- External dispute resolution and ombudsman schemes.
- Redress, remediation, and compensation frameworks.
- Mis-selling identification and root cause analysis.
- Enforcement tools: warnings, sanctions, and licence conditions.
- Proportionality and due process in supervisory action.
- Workshop: designing a remediation programme for affected customers.

Day 5: Product Governance, Culture, and Consumer Education

- Product design, approval, and governance requirements.
- Target market definition and distribution oversight.
- Incentives, remuneration, and conduct culture.
- Governance accountability and board oversight of conduct.
- Consumer education and financial literacy programmes.
- Reporting, disclosure of supervisory outcomes, and transparency.
- Course review, assessment, and action planning.

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Conclusion

By successfully completing Consumer Protection and Market Conduct Supervision in Financial Services, participants will gain a thorough understanding of consumer protection principles and market conduct objectives, conduct standards and fair treatment requirements, supervisory frameworks and review methods, and complaints, redress, enforcement, product governance and consumer education. They will also acquire practical skills in consumer protection framework application, market conduct supervision and review, complaints handling and customer redress, and product governance and conduct risk assessment. In addition, the course prepares them to supervise and apply conduct standards with consistent, defensible judgement. Gentex Training Center delivers this programme with a strong focus on applied supervisory practice and consumer-focused outcomes.

FAQs for Consumer Protection and Market Conduct Supervision in Financial Services course

Q1 What is the "Consumer Protection and Market Conduct Supervision in Financial Services" course about?

It is a five-day programme on protecting financial consumers and supervising fair market conduct. It covers consumer protection principles, conduct standards and disclosure, supervisory frameworks and review methods, complaints and redress, enforcement, product governance, and consumer education.

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Q2 What are the key benefits of the "Consumer Protection and Market Conduct Supervision in Financial Services" course?

Participants supervise and apply conduct standards with more consistency. The course improves conduct risk assessment, sharpens disclosure and suitability review, strengthens inspection and thematic review methods, improves complaints and remediation design, and raises product governance and consumer education quality.

Q3 What skills will I gain from the "Consumer Protection and Market Conduct Supervision in Financial Services" course?

Participants gain consumer protection framework application, market conduct supervision and review, complaints handling and customer redress, and product governance and conduct risk assessment. These four skills cover the practical core of market conduct supervision work.

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Q4 What tools, methods, or standards are covered in the "Consumer Protection and Market Conduct Supervision in Financial Services" course?

The course covers the G20/OECD High-Level Principles on Financial Consumer Protection, Basel Committee guidance on fair treatment of customers, prudential and conduct supervision objectives, conduct risk drivers, fair treatment principles across the product lifecycle, disclosure and transparency standards, contract term and fee review, suitability and affordability assessment, advertising and marketing conduct rules, vulnerable customer treatment, conduct supervisory framework design, conduct risk assessment, inspection planning and evidence collection, thematic reviews, mystery shopping, conduct indicators and market data analysis, supervisory findings and action letters, coordination with prudential supervisors, complaints handling standards, internal and external dispute resolution and ombudsman schemes, redress and remediation frameworks, mis-selling identification and root cause analysis, enforcement tools including warnings, sanctions and licence conditions, proportionality and due process, product design and approval governance, target market definition, distribution oversight, incentives and conduct culture, board oversight of conduct, and financial literacy programmes.

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Q5 How is the "Consumer Protection and Market Conduct Supervision in Financial Services" course applied in real-world practice?

Participants apply the methods to real and simulated supervisory situations. They assess conduct risk, review disclosure material, test suitability processes, plan inspections and thematic reviews, collect and analyse conduct data, evaluate complaints files, design remediation programmes for affected customers, apply enforcement tools proportionately, review product governance, and design consumer education initiatives. Many leave with a conduct review framework, a complaints assessment checklist, and a remediation programme template ready to use.