

Step 1: Obtain the necessary information to calculate redress

- Types of information are specified in CONRED 4 Annex 2(a)
- Information will be collected by reviewing share files, contacting the consumer, contacting pension provider and contacting Financial Ombudsman
- Ask consumer if they would like the provider calculate redress by agreement and if they want to claim for any other fees

Relevant rules: CONRED 4 Annex 1SR 41.000 - 41.000

Step 2: Identify the comparator scheme and the retirement date

- Determine the comparator scheme according to CONRED Annex 2(a) (4.3) - 4.5 (b)
- Determine retirement date using the relevant provisions at DISP App 4.3 (a), making the modification to the scheme in CONRED 4.4.2R. Assume an unreasonable retirement in DISP App 4.3.1(a), making the modification to the scheme in CONRED 4.4.2R

Relevant rules: CONRED 4 Annex 1SR 41.010 - 41.010

Step 3: Carry out lump sum redress calculation

- Using the DWP calculator, follow the instructions set out in CONRED 4 Annex 4.1.1R
- 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 1SR 41.020 - 41.020

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

- A firm must generally offer a consumer redress that, as far as possible, puts the consumer into the position they would have been in if they had received compliant pension transfer advice.
- Follow the requirements at DISP App 4.3 (b) to DISP 4.3 (a) and CONRED 4.4.2R to CONRED 4.4.2R

Relevant rules: CONRED 4 Annex 1SR 41.030

Step 5: Lump sum offer redress determination

- The output of the DWP calculator must be sent in an Excel spreadsheet and PDF format. The output includes summary of inputs and the lump sum redress payable

Relevant rules: CONRED 4 Annex 1SR 41.040

Send redress determination letter to consumer (CONRED 4.4.2R)

- If consumer requested full or partial supplementary offer, work out supplementary offer according to DISP App 4 and DISP App 4 Annex 1
- Send a redress offer to the consumer in the form of the letter set out in CONRED 4 Annex 1SR, and in accordance with the instructions at CONRED 4.4.2R, 4.4.2R and 4.4.2G

Pay the redress to the consumer (CONRED 4.4.3R)

- 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 1SR enclosing the detailed calculator report showing the updated compensation amount

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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 Goode: The 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.

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