



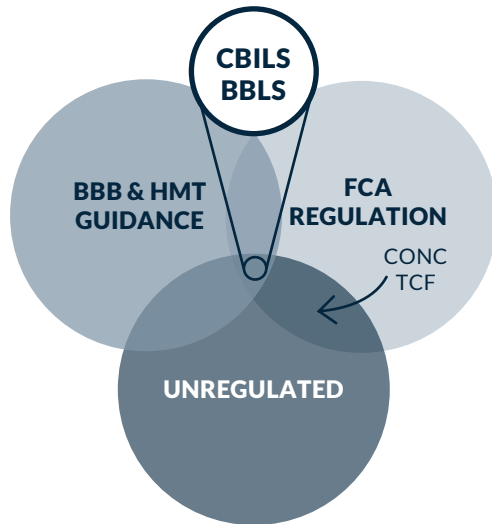
CBILS/BBLs

# How Prepared are You?

**RFS:**

With early repayments and initial customer communications due as soon as January, how prepared are you for CBILS/BBLs? Will you wait for the standard industry solution or 'stand-up' your own? RFS is already supporting clients in this space. We have the insight and the capability to help you develop your response.

## Navigating the Regulatory Landscape



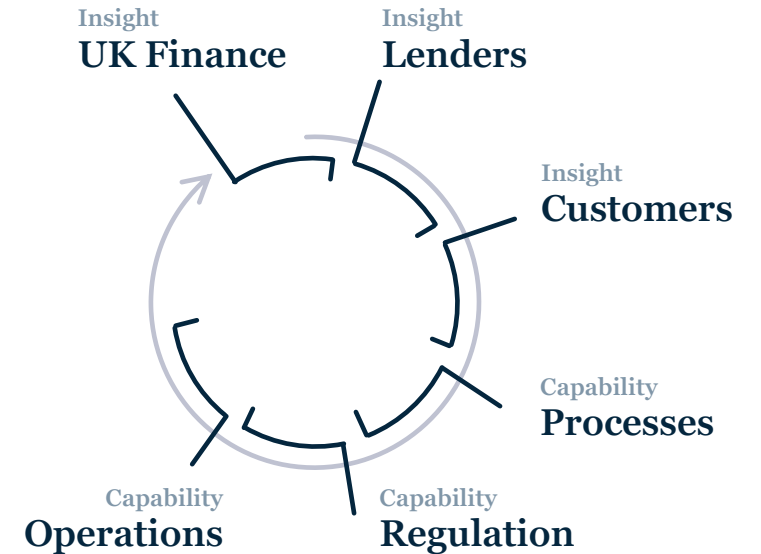
The regulatory landscape of CBILS/BBLs is complicated. Some elements sit within FCA regulation, and some outside of it. CBILS/BBLs are also subject to BBB & HMT frameworks. While guidance is far from final the FCA has already made it clear that applicable loans will be subject to CONC and TCF.

## Insight & Capability

RFS is perfectly positioned to provide clients with a complete solution to CBILS/BBLs Recovery and Collections.

We have a unique set of insights to CBILS/BBLs, including the regulatory requirements and the parties affected.

And we have the proven capability to design, build and implement large scale and complex operations under regulatory scrutiny.



Please get in touch to find out more about how RFS  
**Insight & Capability in CBILS/BBLs Collection & Recovery Operations can help you**

### Contact

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Insight  
**UK Finance**

Through our industry connections we can closely monitor the core information from UK Finance and gain early insight to the next stages of policy development.

Insight  
**Lenders**

We have already conducted assurance exercises over the controls and processes put in place for the loan schemes. This critical insight gives us a broad perspective on the practical issues facing the sector and how best practice is emerging.

Insight  
**Customers**

Through our debt advisory business we have supported SMEs with CBILS/BBLs products. We acutely understand their circumstances. This lens informs how best to engage with customers and provide the support they'll need.

Capability  
**Processes**

We have designed and set-up collection and recovery operations including customer segmentation and journey mapping. We have also provided assurance to the regulator on the collection and recovery processes of our clients.

Capability  
**Regulation**

Our people include former regulators and active skilled persons, and we have strong links with FCA, PRA and BoE. This gives us the capability to confidently advise on regulatory matters and how to implement appropriate frameworks.

Capability  
**Operations**

We have designed, set-up and operated projects with teams of up to 700 specialists; including recruiting the right people, developing the right processes, and managing the right performance against quality and productivity.



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