



DANBURY
— COMPLIANCE —

CONSUMER DUTY HEALTH CHECK

Key Facts

The Consumer Duty is one of the biggest changes in regulation in recent memory. The FCA has set clear expectations on firms being able to evidence the delivery of good client outcomes, regardless of size, and their supervision is becoming more intrusive – through surveys, data requests and direct contact.

However, being able to evidence the delivery of good client outcomes relies on some key building blocks being in place and operating effectively.

Our **Consumer Duty Health Check** provides your firm with that essential independent assurance on key aspects of Consumer Duty.

What We Review

Fair Value Assessment	
Why ☒ The FCA wants to see firms evidencing that fair value has been delivered and are challenging firms to demonstrate this.	What We Deliver ☒ A review of the content of your Fair Value Assessment for your main product or service and how it is structured to help meet that requirement.
Customer Journey Mapping	
Why ☒ The FCA expects the removal of barriers from client journeys and evidence an improvement to client outcomes.	What We Deliver ☒ A review of the mapping of your main product or service, to challenge whether the steps within your journey are supporting the delivery of the right outcomes.
Vulnerable Customers	
Why ☒ The FCA expects clear oversight and evidence of good outcomes for vulnerable clients.	What We Deliver ☒ A review of your key vulnerable client documentation ☒ A review of your segmentation process ☒ A review of outcomes MI for vulnerable clients.

Foreseeable Harm Framework	
Why	What We Deliver
<ul style="list-style-type: none"> ☑ The FCA expects firms to be able to identify foreseeable harm and take proportionate actions towards reducing such harm 	<ul style="list-style-type: none"> ☑ A review of your identification process ☑ A review of the process applied for remediating poor outcomes ☑ A review of the root cause process applied

Options

The **Consumer Duty Health Check** can be tailored to your requirements:

- ☑ **‘Focused’ Health Check** – we can review one component of your choosing
- ☑ **‘Full’ Health Check** – we can review all four components

The **‘Focused’ Health Check** is priced at **£2,500 + VAT**. This applies regardless of the component you choose for review.

The **‘Full’ Health Check** is priced at **£7,500 + VAT**. By choosing this option:

- ☑ You receive the benefit of independent assurance over all of the components in one report.
- ☑ You receive assurance over **all four components for the price of three** ‘Focused’ component reviews.

What You Receive

- ☑ **A succinct summary report** outlining our findings and recommendations.
- ☑ **The findings are risk-rated** and presented in priority order, allowing you to clearly identify those issues that require the most immediate attention.

If you need support in resolving the issues raised or assurance over the actions taken to resolve those issues, **we can provide that additional support on a project basis**.
