Due diligence checklist: FCA CONC and the Consumer Duty

FCA Consumer Credit sourcebook and Principle 12. FCA, the United Kingdom.

Regime	FCA CONC and the Consumer Duty
Regulator	FCA
Country	the United Kingdom
Regulator's page	https://www.handbook.fca.org.uk/handbook/CONC/
Prepared	9 November 2026
Current version	https://www.vederca.com/market-scan/due-diligence/gb-conc

What it is

Creditworthiness, arrears handling and customer outcomes meet CONC and the Consumer Duty.

Who it applies to

Applies to every financial institution in the United Kingdom, when procuring lending and origination, collections and recoveries.

What to ask a vendor, and the evidence to request

#	Ask the vendor for	Evidence to request	Received
1	Creditworthiness and affordability assessments recorded per application	A written statement from the vendor, with the policy, specification or sample that supports it.	
2	Arrears, forbearance and vulnerable customer handling to CONC 7	Samples of the notices and documents the system produces, and the workflow for hardship, arrears and vulnerable customer cases.	
3	Outcome monitoring data for the Consumer Duty	The reports and data the institution would receive to monitor performance, risk and customer outcomes, with a sample and the frequency.	

In every case

- A named contact at the vendor responsible for this regime, and how the vendor tracks changes to it.
- Which named customers the vendor already serves under this regime, as references you may call.

This checklist is a starting point for a procurement team, not legal advice. Read it with the regulator's own page, your institution's policies and your legal and risk teams; the regime may have changed since the date on this document.