

Training & Competence Policy

The Financial Conduct Authority (FCA) expects firms to conduct their business within the Principles for Business and Consumer Outcomes they have put in place.

To ensure that these principles and consumer outcomes are met, the FCA has set out specific rules and guidance around Training & Competency, these can be found in the FCA Handbook.

California Car & Commercials Limited ensure that all staff carrying out regulated activities, e.g. selling a regulated product, receive adequate training and are competent in the role they perform.

This policy sets out how California Car & Commercials Limited staff are trained and competent in the role they perform.

Who is Responsible for This?

California Car & Commercials Limited has a documented training programme to ensure that all staff carrying out regulated activities are competent within their role.

Mario Di Fazio has overall responsibility for ensuring that all relevant staff follow this programme.

The FCA defines competence as:

Having the skills, knowledge and expertise needed to discharge the responsibilities of an employee's role. This includes achieving a good standard of ethical behaviour.

Staff are trained on the below topics with ongoing assessments and refresher training as deemed appropriate:

- Consumer Duty
- Anti-Money Laundering
- Managing Conflicts of Interest
- Introduction to the Financial Conduct Authority (FCA)
- Vulnerable Customers
- Complaints Handling
- General Data Protection Regulation (GDPR)
- Whistleblowing
- Conduct Risk
- Consumer Credit Business Sourcebook (CONC)
- Selling Regulated Products
- Monitoring & Reporting

Management information is reviewed internally as part of our directly authorised obligations. California Car & Commercials Limited may need to report some of this information (e.g., number of selling staff) as part of our regulatory returns, depending on the direct permissions we hold.

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