

# What's new to E Learning 2026

The updated package includes a new AI-powered LMS with tailored dashboards, flexible reporting, and greater control over learning across your teams.

It delivers a more modern, scalable training experience with better visibility, stronger oversight, and more value for your business.

- 13 Essentials modules and 18 SAF modules Both Combined together as **One package combined**
- A time-saving assessment pathway, allowing experienced staff to take assessments at the start
- A new FLA-approved SAF Expert Essentials test **60 Questions 60 minutes**
- To further support your teams and improve customer outcomes as part of the package, learners also receive:

Access to the BVRLA Fair Wear & Tear Guides for cars and vans  
A dedicated e-learning module to reduce customer queries and complaints across the full journey

## Access to the Guide

The car and van Fair Wear and Tear Guides can be accessed by completing the BVRLA's Fair Wear and Tear module which is included in the **Essentials SAF Expert Package** on the Learning Management System. This includes a 2-year accreditation. And will Count towards BVRLA Audit Inspections



Developed in partnership with:



BVRLA Compliance Programme



# Learning and Development e-Learning:



## Essentials + SAF Package (Now Combined for 2026 )

### Suitable for:

Leasing businesses who want to demonstrate their staff's core competence to the Principal Funders who have worked with the BVRLA to develop this package; , ARVAL, Ayyvens, Novuna, Alphabet & Lex Autolease.

### Content:

13 modules delivering a total of 10 to 12 hours of learning for the first year  
13 shorter refresher modules from year two of each licence for renewals – Average completion time 45 minutes +

### Learning objectives:

The course is designed to ensure learners stay current with the core knowledge requirements of the leasing and rental industry. Successful completion supports individual role competency and demonstrates an organisation's ongoing commitment to workforce development and compliance.

### Key Benefits:

- A user-friendly e-Learning dashboard provides a clear overview of staff progress and completion records.
- The modular format allows for flexible learning, enabling staff to complete training between busy periods.
- Learners can pause and resume modules at any time, making it easy to manage alongside daily responsibilities.
- Demonstrates a proactive commitment to competence and compliance within the industry.

### Benefits

The e-Learning dashboard offers a clear overview of staff progress, making it easy to track completion records. The modular learning format allows learners to complete modules between busy periods and makes it simple to pause and resume their progress at any time.

### Package cost: Essentials + SAF Package (Now Combined for 2026 ) To Include Fair wear and Tear Car & LCV

2026 Pricing **£109.95 per person for Essentials + SAF + Fair Wear & Tear with funder support**

**£139.95 per person for Essentials + SAF + Fair Wear & Tear without funder support**

VAT per learner for an annual subscription. Includes an on-line assessment and a Certificate of Completion for each module.

### New for 2026

- A time-saving assessment pathway, allowing experienced staff to take assessments at the start
  - A new FLA-approved SAF Expert Essentials test 60 Questions 60 minutes





# Essentials Modules:



Developed in partnership with:



<p><b>Data Protection GDPR</b> Data protection is all about how our personal and sensitive data is collected, used and stored. This course will cover what personal and sensitive data is, and what precautions you need to take to comply with the General Data Protection Regulation (GDPR) and your Firm's own Data Security policy.</p>	<p><b>Introduction to the Consumer Duty</b> Define the FCA consumer duty regulation and how it applies to your day-to-day activity.</p>
<p><b>Anti-Bribery</b> This module will explore your understanding of bribery risks, and the steps that you need to take to help avoid and prevent bribery and comply with the UK Bribery Act. Important when you note that the World Bank estimates that over \$1 trillion worth of bribes are paid out annually.</p>	<p><b>Personal Conflicts of Interest</b> This module outlines the types of activities that can create conflict of interests between you and a Firm or its customer. You will learn how these conflicts must be managed to comply with regulations and avoid any appearance of impropriety</p>
<p><b>Anti- Money Laundering</b> This module covers the systems and procedures that a Firm should implement to prevent money laundering and terrorist financing, and your role in preventing these financial crimes.</p>	<p><b>Safeguarding the Vulnerable</b> This module will explain our obligations to safeguard vulnerable people, what is meant by the term vulnerable, what sort of customer would be defined as such, and what steps you should take to safeguard them in-line with FCA regulatory requirements.</p>
<p><b>Complaints Handling</b> A financial firm's most valuable asset is its reputation for integrity and customer service. If firms are to preserve this asset, they must learn to put customers at the heart of their business: listening to their complaints and dealing with them quickly and fairly. This module will help to inform your approach to receiving and handling customer complaints.</p>	<p><b>Treating Customers Fairly</b> This module will explain our obligations to safeguard vulnerable people, what is meant by the term vulnerable, what sort of customer would be defined as such, and what steps you should take to safeguard them in-line with FCA regulatory requirements.</p>
<p><b>Consumer Credit Sourcebook (CONC)</b> This module will help you to understand the FCA's Consumer Credit sourcebook (CONC) standards that apply to all firms engaging in credit-related regulated activities such as vehicle leasing and vehicle purchase products.</p>	<p><b>Whistleblowing</b> Whistle blowers make a valuable contribution to the functioning of a Company and meeting your regulatory obligations. This module will cover what Whistleblowing is, how to blow the whistle, and how whistle-blowers are protected.</p>
<p><b>Financial Crime Prevention</b> Understand the different type of financial crime, how you can take steps to prevent it, our mutual obligations related to it and recognise how and when to seek advice and support.</p> <hr/> <p><b>Fraud Prevention</b> Fraud is a real and present threat to all companies. This module aims to demonstrate what fraud is and explains the different types of fraud to which you may be exposed and what you can do to prevent it in your Firm.</p>	<p><b>Introduction to SM&amp;CR</b> This module provides an understanding of why an individual accountability regime is being implemented. After completing this course, the learner will be aware of the three key elements of SM&amp;CR. These elements are The Senior Managers Regime, Certified Persons Regime and the Conduct Rules. The learner will also gain an understanding of how this new regime will impact their firm.</p>



# Learning and Development e-Learning:



## SAF Package (Now part of Essentials )

Developed in conjunction with a consortium of Principal Funders, the Essentials Package provides the means to evidence compliance with the Financial Conduct Authority’s training and competence regime and the BVRLA Code of Conduct. Modules are tailored to the vehicle leasing sector so that the BVRLA can support your regulated activities. Individuals are accredited and re-certification is necessary on an annual basis. (The Essentials Package must be purchased as it serves as the required foundation to support and accompany SAF certification & is not valid without )

### Suitable for:

Leasing businesses who want to demonstrate their staff's core competence to the Principal Funders who have worked with the BVRLA to develop this package; , ARVAL,Ayvens,Novuna, Alphabet & Lex Autolease.

### Content:

18 modules delivering a total of 2.5 hours of learning. With a 60-minute Assessment that can be taken at the start

### Learning objectives:

Modules included in this package will enable you to keep up-to-date with the core knowledge requirements of the industry, allowing you to evidence your competence in your role and your organisation’s commitment to the training and development of your workforce.

### Benefits

The e-Learning dashboard offers a clear overview of staff progress, making it easy to track completion records. The modular learning format allows learners to complete modules between busy periods and makes it simple to pause and resume their progress at any time.

### New for 2026

- A time-saving assessment pathway, allowing experienced staff to take assessments at the start
  - A new FLA-approved SAF Expert Essentials test 60 Questions 60 minutes

Developed in partnership with:

We are an FLA-approved training provider for the SAF Expert programme accredited by the FLA



LEX AUTOLEASE

ALPHABET



# Specialist Automotive Finance Modules



## Hire Purchase (HP)

This module provides an introductory overview of the retail product known as 'Hire Purchase'. It is essential as part of a customer-facing role that you are able to explain the key features and benefits of Hire Purchase to a customer or client. It is one of the most popular purchase products offered by financial lenders and will suit particular customers for a number of reasons; all of which are discussed in this module. There is also an end-of-module assessment to check your understanding of the content covered.

## Personal Contract Purchase (PCP)

This module provides an introductory overview of the retail product known as 'Personal Contract Purchase'. It is essential as part of a customer-facing role that you are able to explain the key features and benefits of a PCP agreement to a customer or client. It is one of the most popular purchase products offered by financial lenders and offers different features compared to the other purchase products; all of which are discussed in this module. There is also an end-of-module assessment to check your understanding of the content covered.

## Lease Purchase (LP)

This module provides an introductory overview of the retail product known as 'Lease Purchase', sometimes known as 'Conditional Sale'. It is essential as part of a customer-facing role that you are able to explain the key features and benefits of a Lease Purchase agreement to a customer or client. It is a retail product provided by financial lenders and offers different features compared to PCP agreements; all of which are discussed in this module. There is also an end-of-module assessment to check your understanding of the content covered.

## Personal Contract Hire (PCH)

Selling Personal Contract Hire, is one of the automotive sector's most popular motor finance products and our new comprehensive bespoke e-learning module is perfectly suited support to members. Our module guides learners through the customer qualification process with the BVRLA's consistent and compliant approach to 'Know Your Customer' in our 9-step approach to compliant sales.

## Business Contract Hire (BCH)

Business Contract Hire is one of our SAF e-learning modules and is perfectly suited to support members who require an overview of how the product works. Our module guides learners through the Business Contract Hire life cycle, the benefits to customers of using this type of product and what should be discussed at the point of sale between lessee and lessor.

## Finance Lease (FL)

Finance Lease is one of our SAF e-learning modules and is perfectly suited to support members new to the industry or new to this product. Our module guides learners through the end-of-contract options on a Finance Lease agreement, the process of handing the vehicle back and how to manage the relationship with the customer throughout the product life cycle to ensure retention.

## Introduction to Motor Finance

This module provides an overview of the motor finance industry including; history of the market, how automotive finance is offered, types of providers, the benefits of finance to customers and the differences between purchase plans and lease plans.

## Responsible Lending

This module covers responsible lending including the following areas; the FCA's rules on responsible lending, factors which lenders should take into account, sources of information to help lenders, prohibited actions and the use of Credit Reference Agencies (CRAs).

Developed in partnership with:





# Specialist Automotive Finance Modules



## Distance Selling

This module covers the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, including distance selling. In this module you will learn about the following areas; distance selling and the regulations governing it, the difference between distance selling, on-premises selling and off-premises selling and how the regulations change for distance credit and hire agreements.

## Pre and post contract requirements

This module explains the information which firms are required to give customers before and after they enter into a regulated consumer credit agreement. In this module you will learn about the following areas; the factors lenders and brokers need to take into account when giving customers explanations about proposed credit agreements, the documentation that must be given to customers, digital onboarding and customer verification, right of withdrawal, early settlements and cancellation rights.

## Unfair Relationships and the Unfair Trading Regulations

This module covers the "unfair relationships" provisions in the Consumer Credit Act and the Consumer Protection from Unfair Trading Regulations. In this module you will learn about the following areas; the definition of unfair relationships, the Consumer Credit Act's Unfair Relationships Provisions, the Consumer Protection from Unfair Trading Regulations.

## Interest Rates

This module covers the following areas; what is a fixed rate, the fixed interest payment structure, variable interest rates, components of a variable rate and the variable interest payment structure.

## Credit Sale and Conditional Sale

This module covers credit sale and conditional sale products including; their structures, common customer profiles, ending the agreement and comparisons to other financial products such as Hire Purchase.

## Personal and Secured Loans

This module covers personal and secured loans including; who uses these products, their structure, common customer profiles and ending the agreement.

## Finance Structures

This module deals with finance structures and profiles including; tri-partite transactions, balloon payments, balloon payment schedules, advance rentals or payments, terminal pause and spread rentals.

## Asset Registration

This module covers asset security and registration. In this module you will learn about the following areas; asset registration, recording ownership and industry best practice.

## Financial Incentives

This module covers financial incentives, including the information that must be disclosed to customers in relation to commission earned by credit brokers (including motor dealers) and the risks which could be posed to customers by firms' incentive schemes if those schemes are not properly managed. In this module you will learn about the following areas; the information which a credit broker must disclose to a customer about fees, risks posed to customers by firms' incentive schemes and examples of good and poor practice.

## Financial Promotions

This module covers financial promotions and communications with customers. In this module you will learn about the following areas; the definition of "financial promotions and communications", the FCA's rules on financial promotions, factors for firms to consider and the Annual Percentage Rate (APR).

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# BVRLA Fair Wear & Tear (Part of essentials and SAF pack)



## Why do leasing brokers need to worry about fair wear and tear?

The **Fair Wear & Tear e-learning module** helps learners understand the standards used to assess vehicle condition at the end of a lease or finance agreement. It covers what counts as fair wear and tear, what may be classed as damage, and how to apply the BVRLA standard clearly and consistently when supporting customers.

Under this New module , It covers Cars & LCV , Once the Module is completed you will gain access to the Fair wear and tear Guide

### Suitable for:

Suitable for staff at all levels including Fleet Operators, Fleet Managers, Service Managers, Customer Service, Administrators, Drivers, or any other role within the industry who regularly discusses the condition of vehicles with customers, either before, during or on termination of a vehicle rental or leasing contract. May also be of interest to those that lease or rent vehicles themselves.

### Content & Learning Objectives / Benefits

This programme builds a consistent, industry-wide approach to vehicle condition assessment using the BVRLA Fair Wear & Tear Standard. Participants will confidently distinguish between acceptable wear and chargeable damage, improving accuracy, consistency and reducing disputes.

It strengthens communication with customers and stakeholders, sets clear expectations at handover and return, and aligns teams through a shared framework across sales, service, fleet and operations.

The result is improved customer experience, stronger professional credibility and better commercial outcomes, including reduced costs and protection of vehicle residual values.

**Package cost:** FOC included in the Essentials & Saf combo pack

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## Book a call with our Team



If you have any questions about the course content, pricing, or require any further information, our team will be happy to help. We can also arrange a demo of the new system and showcase the benefits it offers for reporting on your team's progress. Please feel free to contact Francesca.

 **Call us: 07905292317**  
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