

 Executive Forums

Consumer Credit Forum



17 NOV 2026

48 SEAT ONLY



Radisson Blu – Gautrain



THE CONVERSATION

Consumer credit is entering a period of consequential decisions. Changing borrower behavior, affordability pressures, evolving lending models, and the growing use of data in credit decisions are reshaping the conditions under which lenders pursue growth, manage risk and sustain portfolio performance.

For those responsible for credit strategy and risk appetite, the challenge is increasingly one of judgement: where to deploy capital, how to assess changing risk, and how to balance commercial objectives with affordability, responsible lending, and consumer protection. The Bain Consumer Credit Forum convenes a carefully selected group of senior decision-makers to consider these questions and their implications for the direction of South Africa's consumer-credit market.

Questions under consideration

Credit growth and portfolio economics: Where are the opportunities for sustainable growth, and how are the economics of consumer lending changing?

Risk appetite and affordability: How should lenders respond to changing borrower behaviour, affordability constraints and emerging indicators of credit stress?

Data, decisioning and fair lending: What are the implications of alternative data and AI for credit assessment, decision transparency and lending outcomes?

Emerging lending models: How are new approaches to consumer credit changing competition, risk and the distribution of credit?

Consumer protection, fraud and supervision: Where are regulatory expectations and commercial priorities converging, and where do difficult trade-offs remain?

The outlook for 2027: What developments warrant the greatest attention as lenders shape their credit strategies and portfolio priorities?

DISCUSSION DEVELOPMENT AND PREPARATION

Bain Forums will invite participating executives to submit the questions and issues they believe warrant discussion. These contributions will be consolidated and circulated to participants one week before the forum, forming the basis for the final discussion.

This approach allows the conversation to reflect the priorities of the participants and the questions they believe deserve scrutiny, rather than a predetermined set of questions. No presentation, slide deck or written paper is required.

Preparation would involve reviewing the consolidated discussion points and considering the perspectives, experiences, and questions you wish to bring to the exchange.

FORMAT AND PARTICIPATION

- **Format:** Moderated, peer-level discussion with contributions from the room.
- **Participants:** Approximately 48 senior decision-makers from across consumer lending, credit risk, fintech, retail and embedded credit, credit data and decisioning, collections and recoveries, and relevant regulatory and advisory organisations.
- **Panel composition:** Complementary perspectives from across the consumer-credit ecosystem, with the final participants and moderator to be confirmed.
- **Duration:** To be confirmed in the final program.
- **Discussion protocol:** Chatham House Rule.

The format is designed to allow participants to engage directly with one another, including where views differ, and to examine the commercial trade-offs and unresolved questions shaping the market.

NEXT STEPS

If the discussion is relevant to your priorities, we would welcome your participation. To maintain a balanced representation across the consumer-credit market, places are limited within each industry. The delegate fee is **R3,750 excluding VAT**. Please complete the registration form on the final page to register your interest.

Participation enquiries

Vincent Mahlangu

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Confidentiality

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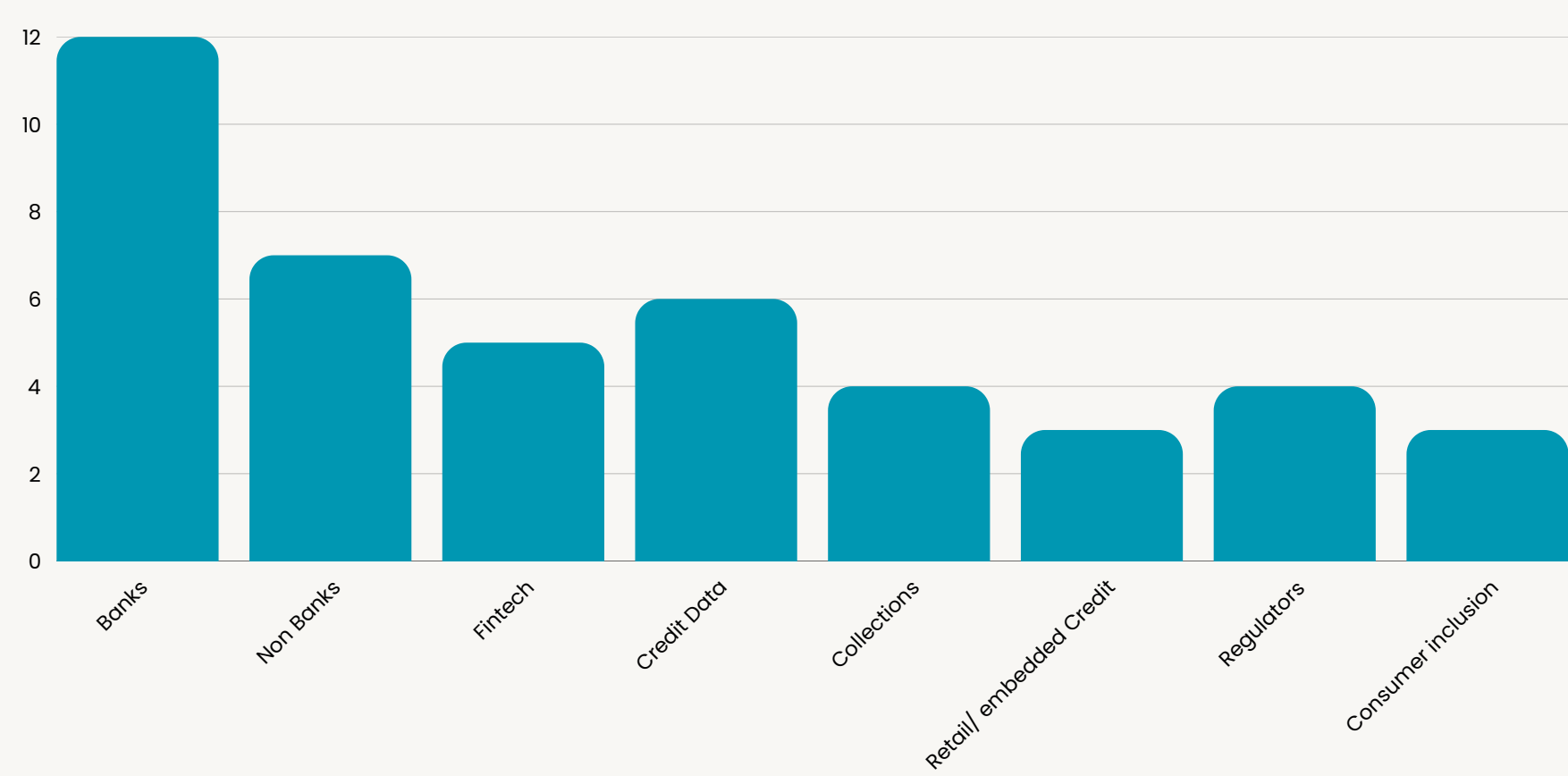
WHO WILL BE IN THE ROOM

The Consumer Credit Forum brings together around 48 senior practitioners with direct responsibility for credit decisions, by invitation only.

- **Banks:** Heads of consumer credit, credit risk, portfolio management, decisioning and unsecured lending
- **Non-bank Lenders:** Credit executives, risk leaders and portfolio owners
- **Fintech, BNPL and Embedded Credit:** Leaders responsible for lending strategy, risk and product economics
- **Retail Credit:** Leaders running consumer credit portfolios and point-of-sale lending
- **Credit Data and Decisioning:** Leaders in bureau, analytics, scoring and decision technology
- **Collections and Recoveries:** Heads of recoveries strategy and credit lifecycle performance
- **Regulators and Policy:** Representatives from regulatory and policy bodies
- **Consumer Protection and Inclusion:** Organisations focused on consumer outcomes
- **Legal and Advisory:** Specialists in consumer credit law, regulation and market practice

INDICATIVE DELEGATE MIX

PLANNING TARGETS FOR 48 DELEGATES, NOT CONFIRMED REGISTRATIONS



EVENT SCHEDULE

CONSUMER CREDIT FORUM 2026

Radisson Blu – Gautrain
Sandton

TUESDAY

17

NOV 2026

08:00 AM

REGISTRATION & WELCOME

08:45 AM

OPENING REMARKS

09:00 AM

KEYNOTE SESSION – THE CONSUMER CREDIT MARKET IN 2026: WHERE IS PERFORMANCE DIVERGING? (TRANSUNION, Q2 DATA)

09:30 AM

BEYOND THE CREDIT FILE: WHAT DO CONSUMER SEGMENTS TELL US ABOUT CREDIT RISK? (EIGHTY20)*

10:00 AM

NEW LENDING MODELS | CREDIT RISK VS AFFORDABILITY : REAL TEST

10:25 PM

COFFEE & NETWORKING

10:45 AM

FINANCIAL INCLUSION AT WHAT COST? THE ECONOMICS OF ACCESS, DATA AND RESPONSIBLE LENDING

11:15 AM

WHERE DO DECISIONING MODELS BREAK, AND WHAT MUST A LENDER BE ABLE TO EXPLAIN?

11:45 AM

DISCLOSURE, CONSENT & THE TRUE COST OF CREDIT (CDH)

CONSUMER CREDIT FORUM 2026

EVENT SCHEDULE

CONSUMER CREDIT FORUM 2026

Radisson Blu – Gautrain
Sandton

TUESDAY
17
NOV 2026

12:30 PM	NETWORKING LUNCH
13:30 PM	RESPONSIBLE LENDING VERSUS GROWTH TARGETS – DO THE PRICE CAPS STILL FIT THE RISK?
14:10 PM	EXTERNAL SHOCKS AND CREDIT QUALITY: WHERE DOES STRESS SHOW UP FIRST?
14:40 PM	CREDIT LIFECYCLE ECONOMICS: FROM ORIGINATION TO RECOVERY
15:15 PM	COFFEE & NETWORKING
15:40 PM	CLOSING PANEL: RECALIBRATING CREDIT APPETITE FOR 2027
16:25 PM	CLOSING TAKEAWAYS AND FORUM CLOSE

CONSUMER CREDIT FORUM 2026

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REGISTRATION FORM



17 November 2026 | Radisson Blu - Gautrain - Sandton.

☒ **Yes! Please register the following delegate for:**

☐ Physical event: **Consumer Credit Forum**
R3 750.00 excl VAT

The registration prices **exclude VAT** payable by law, due to the event being held in South Africa

1. DELEGATE DETAILS *Please photocopy for multiple registrations*

☐ Male ☐ Female
☐ Mr ☐ Mrs ☐ Ms ☐ Prof ☐ Dr

First Name	
Last name	
Business email address	
Delegate mobile phone no.	
Company	
Job Position	

2. INVOICE DETAILS: *Please carefully complete the compulsory fields below.*

Full company name to be invoiced			
VAT Registration Number			
Ref Purchase Order no.			
Billing Address: <i>Postal or street address</i>			
City / Area			
Province / Region		Postal Code	
Country			

3. HOW DID YOU HEAR ABOUT THE EVENT?

☐ Marketing email ☐ Advertisement (billboard, print, radio)
☐ Facebook, Instagram, Twitter LinkedIn
☐ Consultant's name:
☐ Other:

4 AUTHORISATION

Authorising Signature:		Date:	
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☐ I agree to the full terms and conditions. ☐ I confirm that I have read and understood the privacy policy.
☐ I confirm that the contact information I have given is for business communications.

PAYMENT OPTIONS: EFT OR BANK DEPOSIT

ACCOUNT NAME: **Bain Ventures Group, Capitec Bank** Branch Code: 450105
Account number: **105 300 6420** International SWIFT Code: CABLZAJJXXX

OTHER EASY WAYS TO REGISTER
Tel: +27 60 749 8303
Email: info@bain-ventures.co.za
Online: www.bain-ventures.co.za

GROUP BOOKINGS
Why not send your team and save more?
Contact us today to explore the special offers available.

TERMS AND CONDITIONS

Participation Fee
The participation fee includes access to all relevant forum sessions, closed-door discussions, networking opportunities, refreshments, lunch, and post-forum materials. The fee excludes travel, accommodation, and any incidental costs.

Payment Terms
Full payment of the delegate fee is due within 7 days of invoice issuance, or immediately upon registration if the booking is made within 14 days of the forum.
Bain Ventures reserves the right to refuse entry should payment not be received prior to the forum.

Substitutions
If a registered delegate is unable to attend, a substitute delegate from the same organisation may attend at no additional cost, provided written notice is given prior to the forum.

Programme Changes
Bain Ventures reserves the right to amend the programme at any time, including changes to speakers, topics, format, or schedule, where necessary.

Liability
Bain Ventures shall not be held liable for any loss, damage, or expense incurred as a result of programme changes, postponement, or cancellation of the forum.

Complimentary Passes
Complimentary passes are non-transferable to existing paid registrations and are not redeemable for cash or refund under any circumstances.

Cancellation Policy
50% refund will be issued if written cancellation is received at least 14 days prior to the forum

25% refund will be issued if written cancellation is received at least 7 days prior to the forum

No refunds will be issued for cancellations received less than 7 days before the forum

Non-Attendance
Delegates who do not attend the forum and have not submitted a written cancellation within the stated timelines will remain liable for 100% of the invoiced amount.

SEND YOUR REGISTRATION FORM TO:
Tel: 060 749 8303
Email: info@bain-ventures.co.za or sibabalwe@bain-ventures.co.za