Digital Credit Regulation & Consumer Protection Training Course

Professional Development Training Course Outline

Category	Microfinance & Financial Inclusion	**Duration**	10 Days
Base Fee	$3,000 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Digital credit is transforming access to finance, enabling rapid, technology-driven lending to underserved populations. While providing convenience and speed, digital credit raises concerns around consumer protection, responsible lending, and regulatory compliance. Digital Credit Regulation & Consumer Protection Training Course equips participants with the knowledge and tools to understand the core regulatory frameworks governing digital credit. Participants will explore risk-based supervision, pricing transparency, over-indebtedness management, and data protection regulations. Real-world case studies will highlight successful interventions that balance innovation with consumer safeguards.

The course also focuses on practical strategies for financial institutions, fintech providers, and regulators to implement responsible digital credit programs. Participants will learn about licensing, digital lending policies, monitoring tools, dispute resolution mechanisms, and credit reporting systems. Emphasis is placed on integrating inclusive finance principles while mitigating risks for vulnerable populations. By the end of the course, participants will be prepared to design and enforce regulatory and operational strategies that enhance consumer protection and financial inclusion.

Programme Curriculum

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Course Objectives

By the end of this course, participants will be able to:

- Understand legal frameworks governing digital credit
- Strengthen consumer protection measures in digital lending
- Evaluate risks associated with over-indebtedness and predatory lending
- Apply responsible lending principles and fair pricing mechanisms
- Assess compliance of digital credit providers with regulatory standards
- Implement complaints handling and redress systems
- Analyze digital credit scoring models and alternative data usage
- Monitor market conduct and financial stability in digital lending
- Integrate digital credit regulation into financial inclusion strategies
- Identify gaps in current policies and recommend reforms
- Evaluate global best practices in digital credit regulation
- Apply data privacy and cybersecurity standards in lending
- Develop operational and reporting frameworks for regulators and institutions

Organizational Benefits

- Improved compliance with digital credit regulations
- Enhanced consumer protection and market trust
- Reduced risk of fraud and reputational damage
- Stronger regulatory oversight and internal controls
- Increased borrower confidence and adoption
- Improved loan portfolio quality and risk management
- Streamlined complaints handling and dispute resolution
- Alignment with financial inclusion and responsible lending policies
- Better governance of digital lending operations
- Increased ability to innovate safely within regulatory frameworks

Target Audience

- Digital lenders and mobile lending platforms
- Microfinance institutions (MFIs)
- Banks offering consumer or digital loans

- Fintech startups and credit scoring companies
- Consumer protection agencies and regulators
- Development finance institutions (DFIs)
- Compliance, legal, and risk management teams
- NGOs supporting financial inclusion initiatives

Course Duration: 5 days

Course Modules

Module 1: Introduction to Digital Credit Regulation

- Evolution of digital credit markets
- Legal frameworks and regulatory objectives
- Key stakeholders and fintech actors
- Licensing and compliance requirements
- Risks and challenges in digital credit
- *Case study: Regulatory evolution of mobile lending in Kenya*

Module 2: Consumer Protection in Digital Lending

- Responsible lending principles
- Fair pricing and transparency
- Borrower rights and disclosures
- Preventing over-indebtedness
- Complaint management frameworks
- *Case study: Consumer protection reforms in Tanzania*

Module 3: Risk Assessment and Management

- Credit risk in digital lending
- Fraud detection and prevention
- Operational risk controls
- Market conduct monitoring
- Risk reporting and dashboards
- *Case study: Risk management in Nigerian fintechs*

Module 4: Data Privacy and Cybersecurity

- Data protection regulations and standards
- Secure digital credit platforms
- Customer consent and ethical data usage
- Cybersecurity protocols and monitoring

- Handling sensitive borrower information
- *Case study: GDPR compliance in EU digital credit platforms*

Module 5: Digital Credit Scoring and Alternative Data

- Credit scoring models and algorithms
- Use of alternative data for lending decisions
- Fairness and accuracy considerations
- Integrating technology with compliance
- Monitoring and validation of scoring systems
- *Case study: Alternative data lending in Latin America*

Module 6: Supervisory Tools and Compliance Monitoring

- Supervisory frameworks for digital lenders
- Reporting requirements and templates
- Conduct supervision and audits
- Risk-based oversight techniques
- Performance indicators for regulatory monitoring
- *Case study: Supervisory tools in the Philippines*

Module 7: Dispute Resolution Mechanisms

- Complaint handling and resolution frameworks
- Consumer redress processes
- Regulatory escalation procedures
- Documentation and timelines for complaints
- Improving client outcomes through redress systems
- *Case study: Mobile lending grievance management in India*

Module 8: Policy Development and Implementation

- Identifying policy gaps
- Designing responsible lending regulations
- Implementation planning and monitoring
- Integrating digital credit policies with financial inclusion goals
- Scaling successful interventions nationally
- *Case study: Policy implementation in African digital lending markets*

Training Methodology

- Expert-led presentations and discussions
- Case study analysis from global digital credit markets
- Group exercises and peer learning
- Hands-on compliance and regulatory simulations
- Practical tools and templates for monitoring and reporting

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.com or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.
f. Payment should be done at least a week before commence of the training, to FINESKILL TRAINING CENTER account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
07 Sep 2026	18 Sep 2026	Physical	$3,000
14 Sep 2026	25 Sep 2026	Physical	$3,000
21 Sep 2026	02 Oct 2026	Physical	$3,000

Start Date	End Date	Location	Price
28 Sep 2026	09 Oct 2026	Physical	$3,000
05 Oct 2026	16 Oct 2026	Physical	$3,000
12 Oct 2026	23 Oct 2026	Physical	$3,000
19 Oct 2026	30 Oct 2026	Physical	$3,000
26 Oct 2026	06 Nov 2026	Physical	$3,000

Ready to enroll or request a customized program? Book online or contact us:

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Email: info@fineskilltrainingcenter.com | Website: www.fineskilltrainingcenter.com