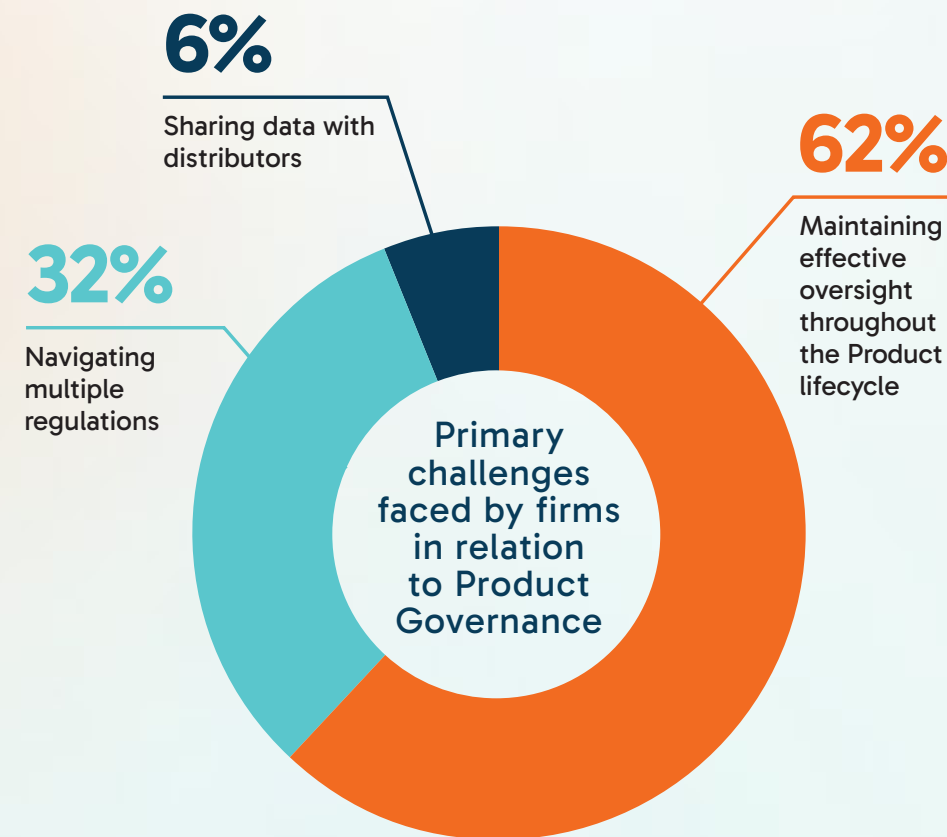
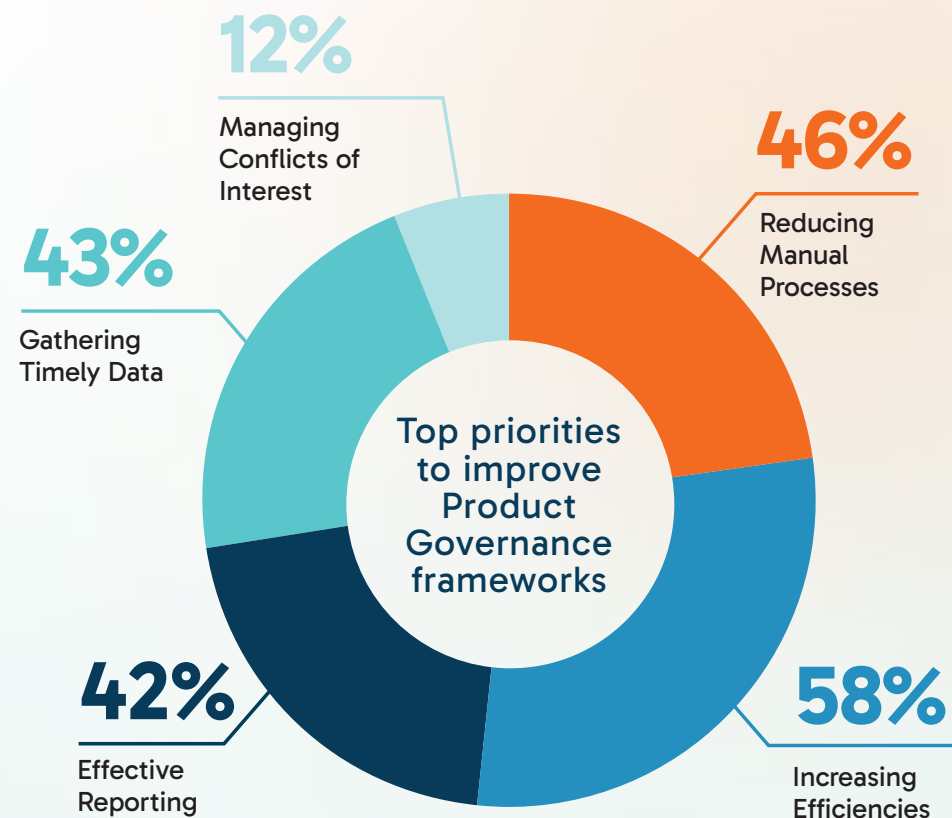




# Priorities and challenges that firms face, when striving to improve their **Product Governance**



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Product governance is all about having the right procedures and infrastructure in place to demonstrate ongoing management of all your financial products. With the advent of Consumer Duty, ensuring ongoing oversight of a firm's products has never been more important.

And effective oversight is vital!

Firms must have regular reviews of products by an appropriate product governance forum that discusses and debates the risks in offering a product, but is also empowered to halt a product when necessary. This needs to be supported by a robust audit trail to demonstrate decision-making and the rationale that is supported by data analysis.

Priscilla Gaudoin, Ruleguard's Head of Risk and Compliance