Datastat Research
Building Capacity in Training and Research

DATASTAT TRAINING IN

OFFICIAL COURSE PROSPECTUS

Center for Advanced Research & Professional Development

Nairobi Training Center • Global Virtual Academy • Corporate On-Site

LEGAL INSTITUTE

Digital Lending, Credit Regulation and Borrower Protection Training Course

Comprehensive Course Syllabus, Practical Modules & Upcoming Schedules

PROGRAM SPECIFICATIONS & HIGHLIGHTS

DURATION
5 Days Practical Hands-on

DELIVERY MODES
In-Person Class & Live Virtual

CERTIFICATION
Accredited Certificate of Completion

INTAKES / DATES
Multiple Cohort Schedules Included

PREPARED FOR:

Valued Participant

Email: training@datastatresearch.org | Issued: November 21, 2026

Academic & Professional Training Year: 2026

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Digital Lending, Credit Regulation and Borrower Protection Training Course

Legal Institute • 5 Days Intensive • Accredited Certification

Course Overview

Digital Lending, Credit Regulation and Borrower Protection Training Course is designed to equip participants with the legal, regulatory, technological and operational competencies required to manage digital credit services in an increasingly technology-driven financial ecosystem.

Key Skills & Software Tools Covered

Digital Credit Analysis • Lending Compliance • Consumer Protection • Risk Assessment

Upcoming Training Schedules

Confirmed cohort intakes and venues. Both physical in-person classroom and live virtual online seats are available.

TRAINING DATES	LOCATION / VENUE	FORMAT / DURATION	INVESTMENT (FEE)
23 Nov 2026 – 27 Nov 2026	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
23 Nov 2026 – 27 Nov 2026	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
23 Nov 2026 – 27 Nov 2026	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
23 Nov 2026 – 27 Nov 2026	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
23 Nov 2026 – 27 Nov 2026	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
23 Nov 2026 – 27 Nov 2026	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
23 Nov 2026 – 27 Nov 2026	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
23 Nov 2026 – 27 Nov 2026	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
23 Nov 2026 – 27 Nov 2026	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
30 Nov 2026 – 4 Dec 2026	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
30 Nov 2026 – 4 Dec 2026	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
30 Nov 2026 – 4 Dec 2026	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**

* Corporate discounts and customized cohort scheduling are available for teams of 3 or more participants.

Course Curriculum & Modules

Digital Lending, Credit Regulation and Borrower Protection Training Course

Introduction

Digital Lending, Credit Regulation and Borrower Protection Training Course is designed to equip participants with the legal, regulatory, technological and operational competencies required to manage digital credit services in an increasingly technology-driven financial ecosystem. As digital lending platforms, mobile-based credit applications, fintech companies, artificial intelligence (AI)-powered credit scoring and alternative lending models continue to transform financial services, regulators and financial institutions face growing demands to strengthen digital credit governance, responsible lending practices, consumer protection, data privacy and regulatory compliance. This course explores the evolving legal and regulatory frameworks governing digital financial services, including digital credit licensing, credit risk assessment, transparent pricing, interest rate disclosures, debt collection regulations, credit information sharing, anti-money laundering (AML), Know Your Customer (KYC) requirements and financial consumer protection standards.

The programme further examines emerging legal challenges associated with algorithmic credit decisions, automated lending systems, cybersecurity, electronic contracts, digital identity verification, unfair lending practices, borrower over-indebtedness and responsible debt recovery. Participants will develop practical skills in assessing digital lending business models, implementing regulatory compliance frameworks, managing borrower complaints, preventing predatory lending and strengthening accountability across the digital credit lifecycle. Through practical case studies, regulatory simulations, group discussions and real-world lending scenarios, participants will gain insights into balancing financial innovation with legal accountability, market integrity and borrower rights. The course is particularly relevant to banks, microfinance institutions, digital credit providers, fintech companies, regulators and financial sector professionals seeking to promote inclusive finance, ethical digital lending, sustainable credit markets and responsible financial innovation.

Course Duration

5 days

Course Objectives

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

- Understand the legal and regulatory frameworks governing digital lending, fintech operations and digital credit markets.
- Interpret digital credit provider licensing requirements and regulatory compliance obligations.
- Apply responsible lending principles and borrower affordability assessment methodologies.
- Strengthen consumer protection mechanisms and prevent unfair digital lending practices.
- Evaluate credit risk using alternative data, AI-powered credit scoring and digital underwriting models.
- Implement transparent interest rate disclosures, digital loan pricing and fee management practices.
- Understand borrower rights relating to data privacy, consent, confidentiality and personal information protection.
- Apply effective Know Your Customer (KYC), customer due diligence (CDD) and anti-money laundering (AML) controls.
- Strengthen digital debt collection practices and ensure compliance with borrower protection regulations.
- Identify and mitigate predatory lending, excessive borrowing and digital credit over-indebtedness.
- Manage credit information sharing, credit reference bureau reporting and borrower dispute resolution.
- Develop effective regulatory risk management, internal controls and digital lending compliance audit frameworks.
- Promote ethical fintech innovation, financial inclusion and sustainable digital credit governance.

Target Audience

- Digital lending companies, fintech executives and digital credit providers.
- Banking professionals, credit managers and loan portfolio administrators.
- Financial regulators, central bank officials and supervisory authorities.
- Legal practitioners, corporate lawyers and financial services compliance officers.
- Microfinance institutions, SACCOs and non-bank financial institutions.
- Risk management professionals, internal auditors and regulatory compliance specialists.
- Consumer protection agencies, financial ombudsmen and borrower advocacy organisations.
- Data protection officers, technology managers and digital financial services consultants.

Course Modules

Module 1: Digital Lending Ecosystem and Regulatory Foundations

- Evolution of digital lending and fintech-driven credit markets.
- Digital lending business models and mobile-based credit delivery systems.
- Regulatory architecture governing digital financial services.
- Roles of central banks, financial regulators and consumer protection authorities.
- Legal responsibilities of digital credit providers and lending intermediaries.
- Case Study: Examining the regulatory challenges arising from the rapid expansion of mobile lending applications and unlicensed digital credit providers in an emerging financial market.

Module 2: Digital Credit Licensing, Compliance and Regulatory Supervision

- Digital credit provider licensing and registration requirements.
- Regulatory approval procedures and operational compliance standards.
- Governance requirements for digital lenders and fintech institutions.
- Regulatory reporting, supervisory inspections and compliance monitoring.
- Penalties, enforcement actions and consequences of regulatory violations.
- Case Study: Analysing a digital lending company facing regulatory sanctions for operating without the appropriate licence and failing to meet statutory compliance requirements.

Module 3: Responsible Lending and Credit Risk Assessment

- Responsible lending principles and ethical credit delivery.
- Borrower affordability assessments and income verification.
- Digital credit scoring and alternative data analytics.
- AI-driven underwriting and automated credit decision-making.

• Prevention of multiple borrowing and borrower over-indebtedness.

• Case Study: Evaluating an AI-powered lending platform that approves multiple loans for borrowers without adequately assessing their repayment capacity.

Module 4: Borrower Protection and Financial Consumer Rights

• Legal principles of borrower protection and consumer rights.

• Fair lending practices and prevention of discriminatory credit decisions.

• Transparent loan agreements and informed borrower consent.

• Disclosure of interest rates, fees, penalties and repayment obligations.

• Borrower complaints handling and alternative dispute resolution.

• Case Study: Investigating complaints against a mobile lending provider accused of imposing undisclosed charges and misleading borrowers about the actual cost of credit.

Module 5: Data Protection, Privacy and Digital Lending Security

• Data protection laws and privacy obligations in digital lending.

• Collection, processing and storage of borrower personal information.

• Digital identity verification, KYC and customer authentication.

• Cybersecurity risks, data breaches and identity theft prevention.

• Consent management, data retention and lawful information sharing.

• Case Study: Reviewing a data privacy incident involving a digital lender that accessed borrowers' mobile contact lists and disclosed confidential financial information to third parties.

Module 6: Digital Debt Collection and Credit Information Management

• Legal frameworks governing digital debt recovery and collections.

• Ethical debt collection practices and prohibited recovery methods.

• Borrower communication, notices and repayment arrangements.

• Credit reference bureau reporting and information-sharing obligations.

• Dispute resolution, debt restructuring and delinquency management.

• Case Study: Assessing a digital lender accused of using threatening messages, public shaming and unauthorised contact disclosure when recovering overdue loans.

Module 7: AML, Fraud Prevention and Digital Lending Risk Management

• Anti-money laundering and counter-terrorist financing requirements.

• Customer due diligence and suspicious transaction monitoring.

• Digital lending fraud, identity theft and synthetic identities.

• Fraud detection using AI, machine learning and behavioural analytics.

• Enterprise risk management and internal compliance controls.

• Case Study: Investigating a coordinated digital loan fraud scheme involving stolen identities, fraudulent accounts and manipulated borrower verification records.

Module 8: Digital Lending Governance, Emerging Regulations and Future Trends

• Corporate governance and accountability in digital lending institutions.

• Regulatory technology and automated compliance monitoring.

• AI governance, algorithmic transparency and explainable credit decisions.

• Cross-border digital lending and emerging regulatory developments.

• Sustainable fintech innovation, financial inclusion and borrower protection strategies.

• Case Study: Developing a regulatory compliance and borrower protection framework for a fintech company planning to expand its digital lending services across multiple African markets.

Training Methodology

• Interactive lectures and presentations.

• Group discussions and brainstorming sessions.

• Hands-on exercises using real-world datasets.

• Role-playing and scenario-based simulations.

• Analysis of case studies to bridge theory and practice.

- Peer-to-peer learning and networking.
- Expert-led Q&A sessions.
- Continuous feedback and personalized guidance.

Register as a group from 3 participants for a Discount

Send us an email: info@datastatresearch.org or call +254724527104

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 DATASTAT CONSULTANCY LTD account, as indicated in the invoice so as to enable us prepare better for you.

Certification & Learning Methodology

- Hands-on practical delivery with real-world datasets, case studies, and lab exercises.
- Post-training mentorship, access to class resources, and customized follow-up support.
- Participants who successfully complete the course receive an accredited Datastat Certificate of Completion.

How to Enroll & Reserve Your Seat

1. Online Registration: Visit https://datastatresearch.org/courses/digital-lending-credit-regulation-and-borrower-protection-training-course to register online.
2. Email Booking: Send participant details to training@datastatresearch.org for official invoice & reservation.
3. Support & Assistance: Inquire via phone +254 724 527 104 | +254 734 969 612.