

# RJ MORTGAGE FINANCE

## Committed to treating our customers fairly

At RJ Mortgage Finance, we are committed to offering our customers the highest possible standards of service. In so doing we are pleased to support the Financial Services Authority initiative '**Treating Customers Fairly**'.

We recognise that both RJ Mortgage Finance and our clients have everything to gain if we look after your best interests and treat you fairly in all aspects of our dealings with you.

### Our commitment to you

We will:

- provide you with clear information about the products and service we offer, including fees and charges
- ascertain your individual needs, preferences and circumstances before recommending a mortgage
- only recommend a mortgage that we consider suitable for you and that you can afford – and always the most suitable from the available options
- not recommend a mortgage if we can't find one we consider suitable
- encourage you to ask if there's something you don't understand
- give you access to a formal complaints procedure should you become unhappy with our service

### How you can help us

To help us give you the most appropriate advice, we will ask you to:

- tell us as much as possible about your income and expenses, to enable us to properly assess how much you can afford
- let us know about changes that might affect your ability to repay a mortgage
- let us know if there is any aspect of our service, or of a product we have discussed or recommended that you don't understand
- tell us if you think there are ways we can improve our service

### Who will advise you.....

#### **Richard Johnson**

#### **Career Summary**

Since 1982 Richard Johnson has worked in the financial services arena.

He is a member of The Personal Finance Society, which has been established by the Chartered Insurance Institute and which aims to raise standards and levels of professionalism across the mortgage community through guidance, a Code of Ethics and Conduct together with the general promotion of best practice. In setting the highest standards for technical knowledge, customer service and ethical practice

across the entire financial advice community, the PFS obliges its members to comply with its code of ethics and conduct. The code gives a clear indication of how you can expect us to act and conduct your affairs.

In addition he is a member of The Society of Mortgage Professionals, which has been established by the Chartered Insurance Institute and which aims to raise standards and levels of professionalism across the mortgage community through guidance, a Code of Ethics and Conduct together with the general promotion of best practice.

He has worked for large and small organisations. He is fully qualified to advise on a range of mortgage schemes and a range of insurance plans. He has been helping clients with their financial arrangements for over 20 years.

He started his career with Nationwide Building Society, and from there has worked with mortgage consulting firms based in the west end of London, Chase De Vere Mortgage Management and Alexander Hall Associates, and in North London with Key Consultants Ltd. and Robert Sterling Ltd.

RJ Mortgage Finance is a member of the North London Chamber of Commerce.

### **Professional Qualifications**

2013 – CeRGI Regulated General Insurance

2011 – AdvCemap including CeCM Commercial Mortgages

2008 – Business Planning Certificate

2008 – Commercial Mortgages (CeCM)

2007 – CF2 Investment and Risk

2001 – Mortgage Advice Qualification (MAQ)

2000 – Financial Planning Diploma – qualified as Qualified Financial Adviser (QFA) (Ireland)

1999 – Certificate in Mortgage Advice and Practice (CeMap)

1999 – Financial planning Certificate paper 3 \*

1995 – Financial Planning Certificate 1 & 2

Thank you for using the services of RJ Mortgage Finance. Please feel free to recommend our services to your friends, family and work colleagues.

Links.

<http://www.fsa.co.uk>

<http://www.cii.co.uk>