

# The Future of Success



Association of  
Mortgage Intermediaries

# AMI

## The trade body for the profession

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- ▶ Non-commercial, not-for-profit trade body, launched in 2003
- ▶ Represent member firms' interests
- ▶ Work with UK Finance, BSA, IMLA, ERC and FLA
- ▶ Liaise with FCA, FOS, FSCS and MAPS as well as Treasury, MHCLG and BEIS
- ▶ Our objective is to play a critical but constructive role within the regulation process
- ▶ Need all firms to JOIN
- ▶ Greater the membership the LOUDER our voice



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# Today's session

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By the end of the session you will be able to:

- ▶ Describe the impact on your business of the proposed Mortgages Market Study changes
- ▶ Determine how the new Senior Managers & Certification Regime will impact your firm
- ▶ Explain the challenges and opportunities of developing technology in our market



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# Mortgages market study



# Mortgages market study

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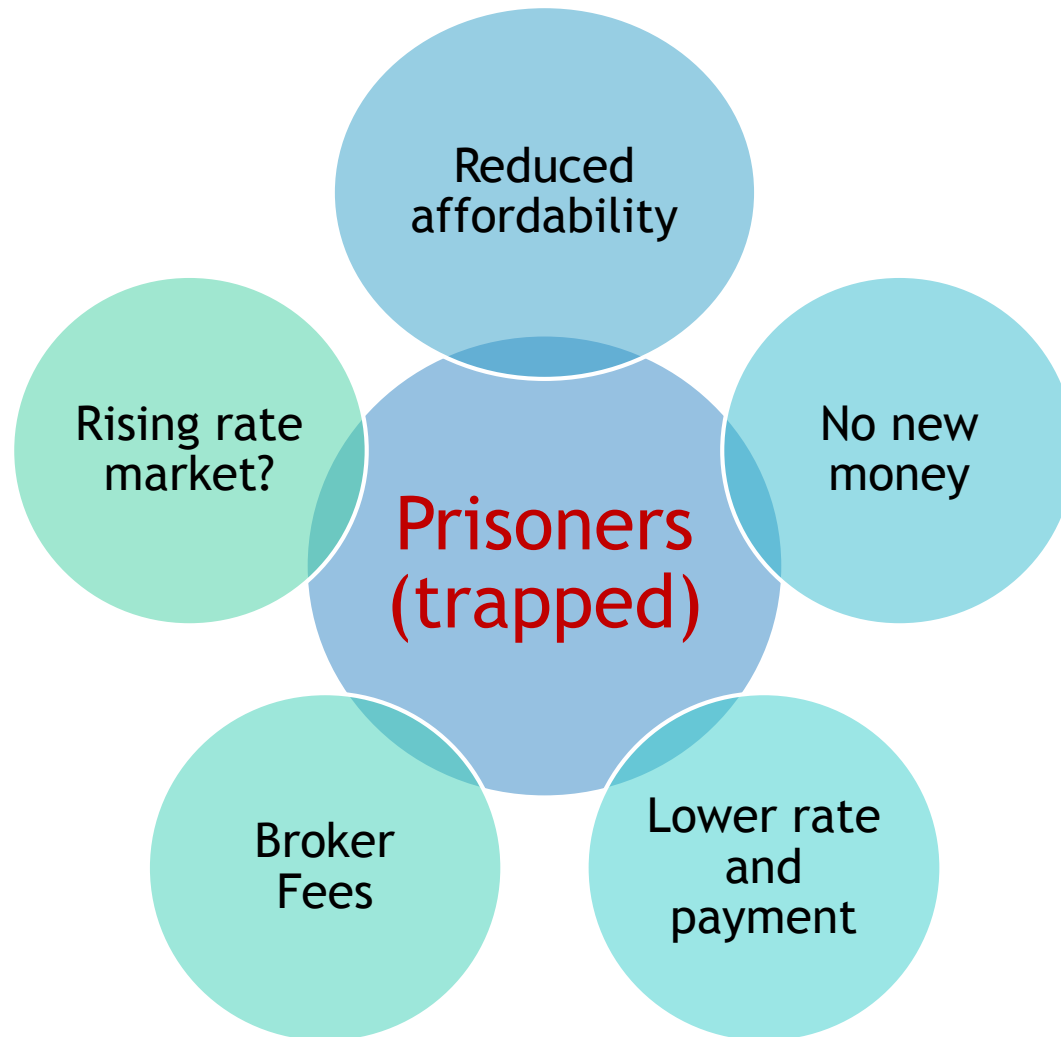
# Mortgages market study

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# Mortgages market study

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# Senior Manager & Certification Regime

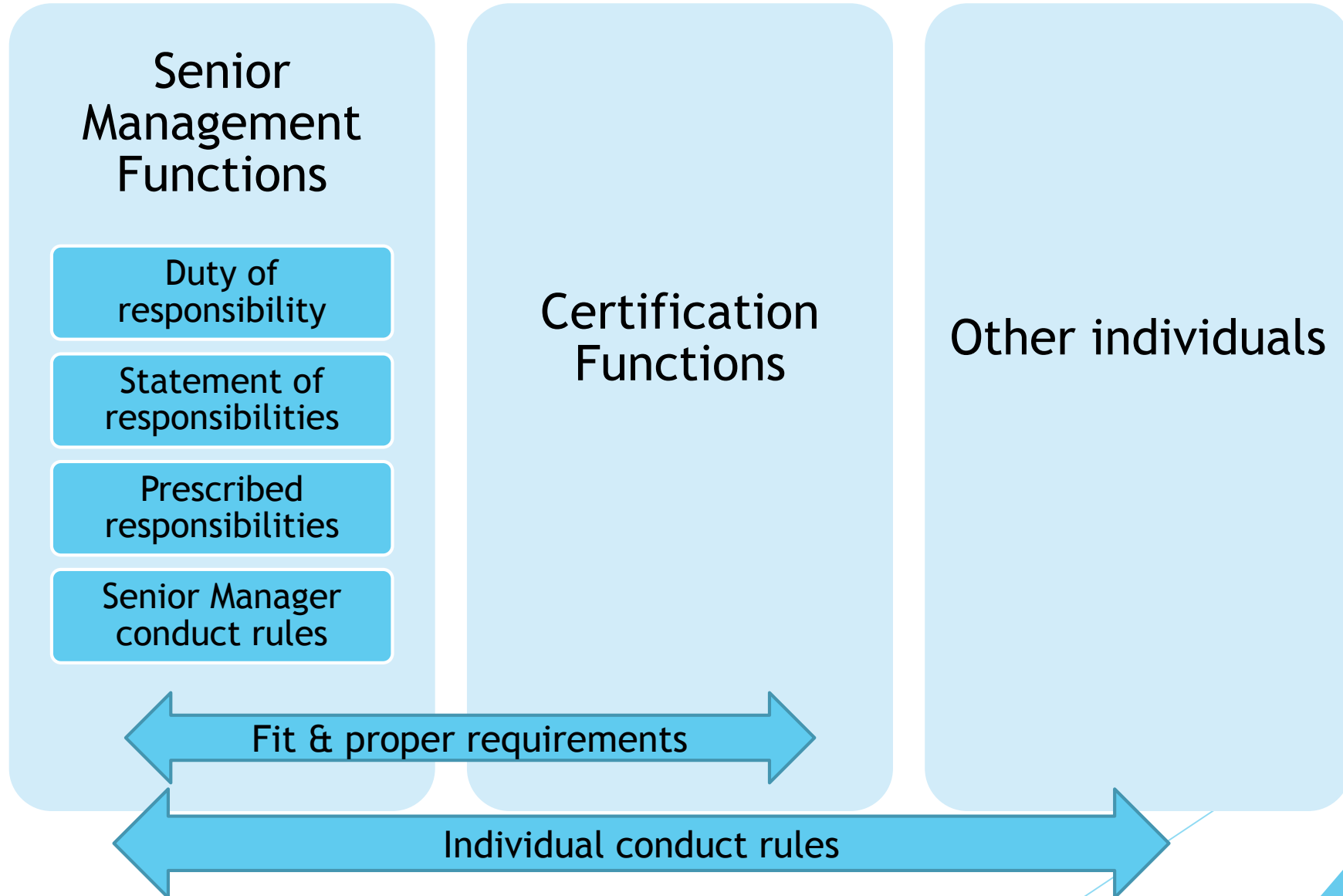
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**9 December 2019**

- ▶ All firms - Limited, Core and Enhanced
- ▶ Statement of Responsibility
- ▶ Certification
- ▶ Culture
- ▶ A journey
- ▶ Directory



# Senior Managers & Certification Regime



# Senior Managers & Certification Regime

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## Conduct Rules

All employees must...

- ▶ act with integrity
- ▶ act with due skill, care and diligence
- ▶ be open and co-operative with regulators
- ▶ pay due regard to customer interests
- ▶ observe proper standards of market conduct

AMI provides  
support and  
templates to  
members

# Senior Manager & Certification Regime

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## Fit & Proper and Ongoing Competence

- ▶ FIT test
  - ▶ DBS checking
  - ▶ Competency assessment
  - ▶ Ongoing CPD
  - ▶ Financial soundness
- ▶ Evidencing meet obligations
- ▶ Register of individuals holding a valid certificate



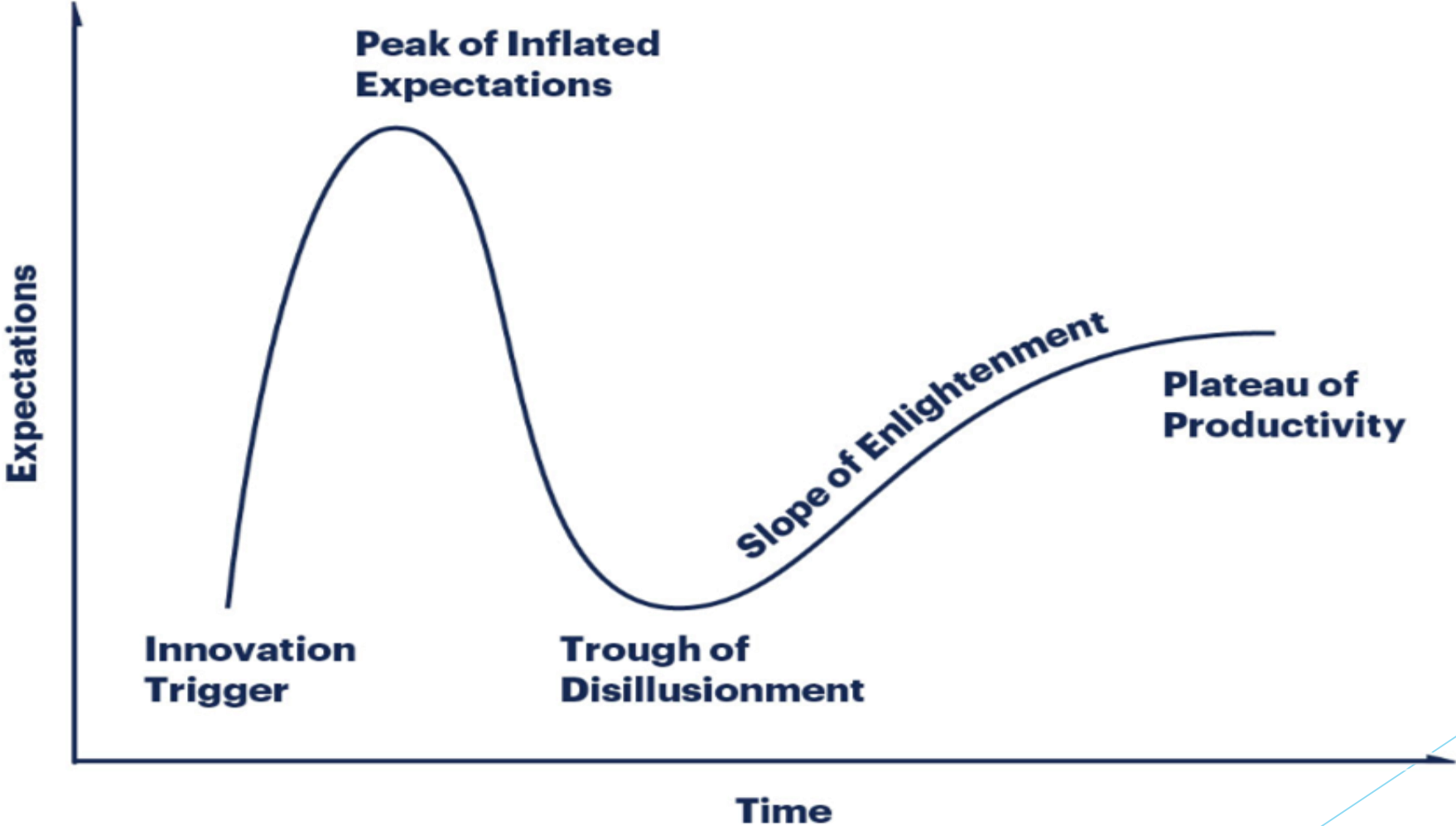
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# Future days



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# Emerging technologies



Source: Gartner



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**Partner**

**Ship**

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