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Hi Guys,

My view is related to experience – currently anyone can come and become a “financial adviser” without prior experience – I believe that you should have at a minimum of 5yrs banking experience in that particular field prior to giving advice i.e. mortgage advice = been in banking as a mortgage manager (or similar) for the last 5+yrs.

In my initial course to gain relevant qualifications, we had a fashion designer who wanted to do mortgage and insurance advice – that’s just ridiculous, and really brings our industry down, I have heard of ex-real estate agents, ex car salesmen.... Etc...

Hopefully the new rules removes these types of people and leaves good quality people

Kind Regards

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