



Consumer Duty & Roma Finance

In Spring 2023 the FCA is bringing in new regulation requiring all regulated firms and products to follow enhanced rules designed to protect customers when taking out financial products.

Roma is exempt from these regulation changes due to providing products and services that are not regulated by the FCA (either directly or as an auxiliary product). Whilst the regulation does not affect Roma directly we acknowledge the spirit of the regulation and this matches our continued effort to ensure visibility and suitability of the products we offer to our customers. We do not offer any advice or advised sales but we do make clear all terms and conditions of the loan during the application process as well as always ensuring borrowers seek independent legal advice.

We have also defined our target customers as “customers who require short term property finance for simple and complex property needs that are unable to obtain this from mainstream lenders”.

We also:

- ✓ Have available our tariff of charges (available on our website and provided during the application process)
- ✓ Have product guides which outline criteria prior to the application process (available on our website)
- ✓ Have outlined the customer journey with the touchpoints and where we provide customer information that would inform future action (attached)

Our Mission

To provide the ‘Borrower First’ experience to those looking to create prosperity from property through learning, collaboration, innovation and integrity.

If you have queries or would like to find out more please email us on enquiries@romafinance.co.uk or call us on 0161 817 7480.

#LovetoLend

romafinance.co.uk