



A SAF expert is an automotive finance specialist.

This certificate of SAF competence provides assurance to motor finance customers that they are receiving expert advice from an individual with a technical knowledge of all aspects of vehicle financing for both private and business vehicle buyers.

This is to certify that

Tom Welch

has passed the Specialist Automotive Finance Expert Test

This certificate expires on 9th July 2024 and must then be renewed

A handwritten signature in black ink, appearing to read 'Stephen Haddrill', with a horizontal line underneath.

Stephen Haddrill, FLA Director General

This certificate is issued on behalf of Finance & Leasing Association (FLA) by Proficiency Solutions, Cardiff Pinnacle Insurance Management Service plc, Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX. Telephone 0344 543 1149, Fax 0300 303 8689, email info@proficiencysolutions.co.uk
By issuing this certificate we confirm that the individual named above has achieved competence in the subjects shown above.





A SAF expert is an automotive finance specialist.

This certificate of SAF competence provides assurance to motor finance customers that they are receiving expert advice from an individual with a technical knowledge of all aspects of vehicle financing for both private and business vehicle buyers.

This is to certify that

JOSHUA WILLIAMS

has passed the Specialist Automotive Finance Expert Test

This certificate expires on 14th July 2024 and must then be renewed

A handwritten signature in black ink, appearing to read 'Stephen Haddrill', with a horizontal line underneath.

Stephen Haddrill, FLA Director General

This certificate is issued on behalf of Finance & Leasing Association (FLA) by Proficiency Solutions, Cardiff Pinnacle Insurance Management Service plc, Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX. Telephone 0344 543 1149, Fax 0300 303 8689, email info@proficiencysolutions.co.uk
By issuing this certificate we confirm that the individual named above has achieved competence in the subjects shown above.





A SAF expert is an automotive finance specialist.

This certificate of SAF competence provides assurance to motor finance customers that they are receiving expert advice from an individual with a technical knowledge of all aspects of vehicle financing for both private and business vehicle buyers.

This is to certify that

Nick Collins

has passed the Specialist Automotive Finance Expert Test

This certificate expires on 14th July 2024 and must then be renewed

A handwritten signature in black ink, appearing to read 'Stephen Haddrill', with a horizontal line underneath.

Stephen Haddrill, FLA Director General

This certificate is issued on behalf of Finance & Leasing Association (FLA) by Proficiency Solutions, Cardiff Pinnacle Insurance Management Service plc, Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX. Telephone 0344 543 1149, Fax 0300 303 8689, email info@proficiencysolutions.co.uk
By issuing this certificate we confirm that the individual named above has achieved competence in the subjects shown above.





A SAF expert is an automotive finance specialist.

This certificate of SAF competence provides assurance to motor finance customers that they are receiving expert advice from an individual with a technical knowledge of all aspects of vehicle financing for both private and business vehicle buyers.

This is to certify that

Lee Ferguson

has passed the Specialist Automotive Finance Expert Test

This certificate expires on 26th June 2024 and must then be renewed

A handwritten signature in black ink, appearing to read 'Stephen Haddrill', with a horizontal line underneath.

Stephen Haddrill, FLA Director General

This certificate is issued on behalf of Finance & Leasing Association (FLA) by Proficiency Solutions, Cardiff Pinnacle Insurance Management Service plc, Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX. Telephone 0344 543 1149, Fax 0300 303 8689, email info@proficiencysolutions.co.uk
By issuing this certificate we confirm that the individual named above has achieved competence in the subjects shown above.





A SAF expert is an automotive finance specialist.

This certificate of SAF competence provides assurance to motor finance customers that they are receiving expert advice from an individual with a technical knowledge of all aspects of vehicle financing for both private and business vehicle buyers.

This is to certify that

Malcolm evans

has passed the Specialist Automotive Finance Expert Test

This certificate expires on 18th July 2024 and must then be renewed

A handwritten signature in black ink, appearing to read 'Stephen Haddrill', with a horizontal line underneath.

Stephen Haddrill, FLA Director General

This certificate is issued on behalf of Finance & Leasing Association (FLA) by Proficiency Solutions, Cardiff Pinnacle Insurance Management Service plc, Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX. Telephone 0344 543 1149, Fax 0300 303 8689, email info@proficiencysolutions.co.uk
By issuing this certificate we confirm that the individual named above has achieved competence in the subjects shown above.





A SAF expert is an automotive finance specialist.

This certificate of SAF competence provides assurance to motor finance customers that they are receiving expert advice from an individual with a technical knowledge of all aspects of vehicle financing for both private and business vehicle buyers.

This is to certify that

Nick Collins

has passed the Specialist Automotive Finance (SAF) Expert Test

This certificate is valid for 1 year from 10/10/2024

and must be renewed by 10/10/2025

Certificate ID: 7082589a-b22d-4440-b93c-b19100122d9c

A handwritten signature in black ink, appearing to read 'Stephen Haddrill', with a horizontal line underneath.

Stephen Haddrill, FLA Director General





A SAF expert is an automotive finance specialist.

This certificate of SAF competence provides assurance to motor finance customers that they are receiving expert advice from an individual with a technical knowledge of all aspects of vehicle financing for both private and business vehicle buyers.

This is to certify that

Tom Welch

has passed the Specialist Automotive Finance (SAF) Expert Test

This certificate is valid for 1 year from 20/08/2024

and must be renewed by 20/08/2025

Certificate ID: e067c911-03d1-40fb-bd4b-b18c00120a3e

A handwritten signature in black ink that reads 'Stephen Haddrill'.

Stephen Haddrill, FLA Director General





A SAF expert is an automotive finance specialist.

This certificate of SAF competence provides assurance to motor finance customers that they are receiving expert advice from an individual with a technical knowledge of all aspects of vehicle financing for both private and business vehicle buyers.

This is to certify that

JOSHUA WILLIAMS

has passed the Specialist Automotive Finance (SAF) Expert Test

This certificate is valid for 1 year from 20/08/2024

and must be renewed by 20/08/2025

Certificate ID: 132a2264-3fd2-499c-890f-b19100122e22

A handwritten signature in black ink, appearing to read 'Stephen Haddrill', with a horizontal line underneath.

Stephen Haddrill, FLA Director General





A SAF expert is an automotive finance specialist.

This certificate of SAF competence provides assurance to motor finance customers that they are receiving expert advice from an individual with a technical knowledge of all aspects of vehicle financing for both private and business vehicle buyers.

This is to certify that

Lee Ferguson

has passed the Specialist Automotive Finance (SAF) Expert Test

This certificate is valid for 1 year from 11/06/2024

and must be renewed by 11/06/2025

Certificate ID: a903c314-5732-478f-b910-b10600a14e3a

A handwritten signature in black ink, appearing to read 'Stephen Haddrill', with a horizontal line underneath.

Stephen Haddrill, FLA Director General





A SAF expert is an automotive finance specialist.

This certificate of SAF competence provides assurance to motor finance customers that they are receiving expert advice from an individual with a technical knowledge of all aspects of vehicle financing for both private and business vehicle buyers.

This is to certify that

Lee Ferguson

has passed the Specialist Automotive Finance (SAF) Expert Test

This certificate is valid for 1 year from 06/08/2025

and must be renewed by 06/08/2026

Certificate ID: 525ebad4-ea2a-40f3-9811-b2db00110e46

A handwritten signature in black ink, appearing to read 'Stephen Haddrill', with a horizontal line underneath.

Stephen Haddrill, FLA Director General





A SAF expert is an automotive finance specialist.

This certificate of SAF competence provides assurance to motor finance customers that they are receiving expert advice from an individual with a technical knowledge of all aspects of vehicle financing for both private and business vehicle buyers.

This is to certify that

JOSHUA WILLIAMS

has passed the Specialist Automotive Finance (SAF) Expert Test

This certificate is valid for 1 year from 21/08/2025

and must be renewed by 21/08/2026

Certificate ID: d9919f07-5185-4ac2-b9ec-b3210010ed15

A handwritten signature in black ink, appearing to read 'Stephen Haddrill', with a horizontal line underneath.

Stephen Haddrill, FLA Director General





A SAF expert is an automotive finance specialist.

This certificate of SAF competence provides assurance to motor finance customers that they are receiving expert advice from an individual with a technical knowledge of all aspects of vehicle financing for both private and business vehicle buyers.

This is to certify that


Nick Collins

has passed the Specialist Automotive Finance (SAF) Expert Test

This certificate is valid for 1 year from 06/10/2025

and must be renewed by 06/10/2026

Certificate ID: ceb88ab9-a1d2-4188-b1c6-b3550010d268


Shanika Amarasekara, FLA Chief Executive Officer





A SAF expert is an automotive finance specialist.

This certificate of SAF competence provides assurance to motor finance customers that they are receiving expert advice from an individual with a technical knowledge of all aspects of vehicle financing for both private and business vehicle buyers.

This is to certify that


ADAM ROGERS

has passed the Specialist Automotive Finance (SAF) Expert Test

This certificate is valid for 1 year from 07/10/2025

and must be renewed by 07/10/2026

Certificate ID: 9f2ca52d-ec13-4f1e-a8d2-b36f001507e5


Shanika Amarasekara, FLA Chief Executive Officer

