



# Fluent Careers

Start the next chapter of your career  
with Fluent Money

At Fluent Money, people are vital to what we do and how we do it.

Fluent is the UK's largest specialist finance broker and our customers choose us for our expert advice and understanding of the market.

As a business we believe that creating a culture that supports, challenges and stretches our colleagues is the right way to deliver the best results for our customers.

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“ We are delighted to present you with our latest recruitment brochure, which will give you an insight into life at Fluent along with what we do and how we do it.

As a group, we're proud of the journey we've been on. Myself, Tim, Simon and Paul founded Fluent back in 2008 and we're all still heavily involved in the business today. It's like a part of our family.

Our initial goal was to provide customers and partners with access to a market leading secured loans customer journey. We achieved exactly that, and since 2008 we've launched a number of award-winning businesses, products and services.

We're growing rapidly, so it's an exciting time to join with opportunities for career progression across the group. This brochure should provide you with plenty of information about Fluent Money and what you could expect from working here, but if you do think of anything else you'd like to know, please just get in touch with us.

Kevin Hindley, CEO

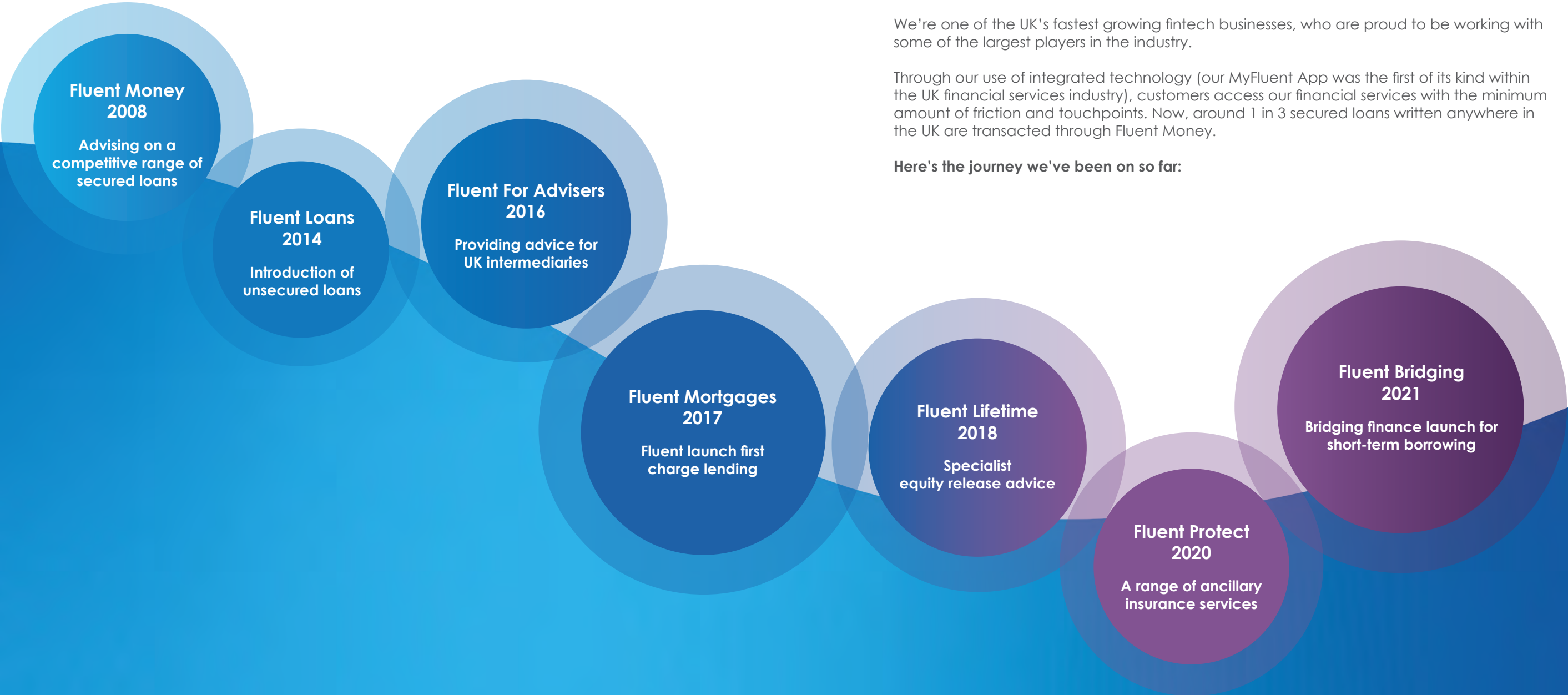
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## About us

We're one of the UK's fastest growing fintech businesses, who are proud to be working with some of the largest players in the industry.

Through our use of integrated technology (our MyFluent App was the first of its kind within the UK financial services industry), customers access our financial services with the minimum amount of friction and touchpoints. Now, around 1 in 3 secured loans written anywhere in the UK are transacted through Fluent Money.

Here's the journey we've been on so far:





## Who we work with

Our mission statement is a simple one:

Deliver the **absolute best outcome**  
for every customer and every partner,  
**every time.**



Through this approach to business, Fluent is seen as a market leader across a number of sectors. Our impressive panel of lenders and partners is second to none. We work with a range of providers, from high street lenders to small boutique firms and everything inbetween.



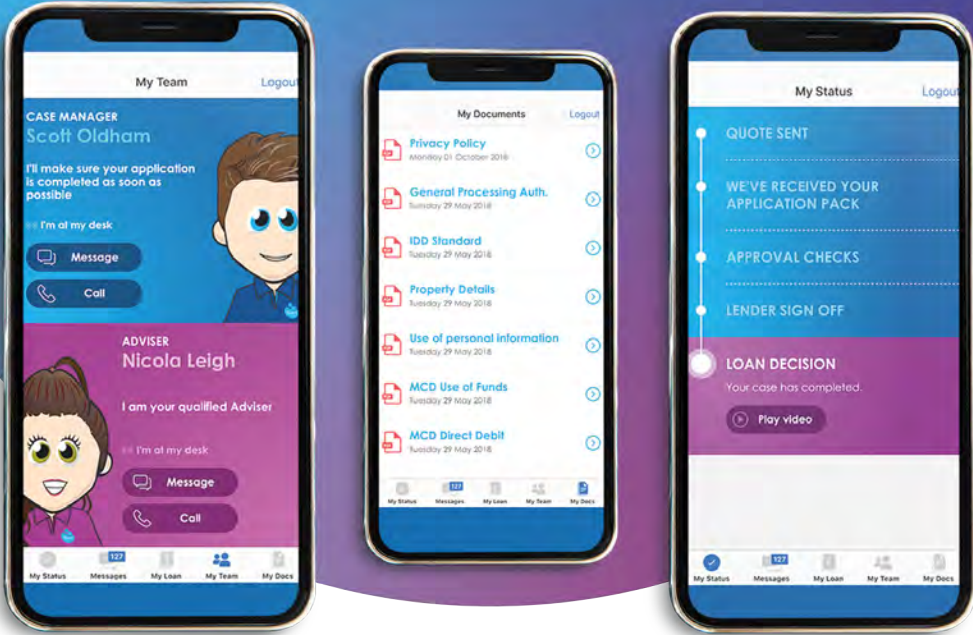
# Technology

Technology plays a central role in our customer experience. We believe customers should feel in control of their journey, across any device, from the very start of the process to the very end.

To achieve this, we have invested heavily in two platforms, the MyFluent website ([www.myfluent.co.uk](http://www.myfluent.co.uk)) and our Smartphone App, MyFluent.

**Myfluent.co.uk** is a secure website that allows customers to access Fluent's products and services through a single, useable platform. The website gives them the ability to:

- See which Fluent colleagues they are dealing with, even informing them if that team member is currently sat at their desk and therefore available, or otherwise to be contacted.
- Access status updates for their case, including a flow chart for their journey.
- View FAQs and user guides to be confident in the application process.
- Watch animated, informative video guides each time their application progresses through a status change.



Our **MyFluent Smartphone App** is unlike any other in our industry and it brings a wealth of functionality to the customer journey:



### Push notifications

Notifications in real time to the App whenever a note is added to a case



### Two-way messaging

This means customers can communicate with our case managers



### Document download

Allows customers to access all their documentation and paperwork



### Electronic identity verification

Facial recognition software for document authentication



### Digital document imaging

This allows customers to use their camera function within the App to take pictures of any documentation



# Finding your place

Whatever your ambition, you're sure to find a role to challenge and inspire you at Fluent. Our departments and colleagues not only reflect and represent our range of services, but also the support functions behind them too.

Our products span a range of services from Fluent Money (second mortgages), Fluent Mortgages, Fluent Lifetime (equity release), to Fluent Protect (insurance). We also have Fluent for Advisers and Fluent Bridging divisions that build up long lasting relationships with our business-to-business partners.

The majority of our colleagues work in one of these core businesses and are CeMAP qualified. They provide professional, regulated advice that focuses on appropriate outcomes. As you can imagine, their contribution makes a real difference to our customers, so they need to engage with them and build rapport to ensure that we deliver the absolute best outcome.

With over 400 staff, we also have a number of support functions ranging

from HR, Learning and Development, Compliance, Marketing, IT and Finance.

All departments and colleagues come together under the Fluent Money umbrella. We work together to bring the best options to our customers and we offer a unique, powerful and distinctive combination of services that allows us to develop and deliver market-leading propositions.

If your interests lie elsewhere why not apply to one of our many support functions:

-  **HR/ Learning and Development**
-  **Compliance**
-  **Marketing**
-  **IT**
-  **Finance**

## What it takes

When you join, we'll expect you to take personal responsibility for managing your career. You'll need to be proactive and work hard, often to tight deadlines and occasionally, long hours. You'll get out of this what you are prepared to put in, but we believe in rewarding high performance!



# Life at Fluent

There's more to life at Fluent than the products we provide. Our people are at the heart of what we do and we're committed to personal development.

Whilst we're based out of the historic Horwich Loco Works site in Bolton, our large, unique offices are anything but dated. We undertook a full refurbishment in 2021, making Rivington House the perfect location for collaborative working.

We're also a social bunch. Our annual awards evening is one of the highlights of the calendar year and we run many other social and charity events in support of our corporate social responsibility agenda.

**Other benefits include:**



Rising holiday entitlement



Education funding



Fee-free FMG products for staff, family and friends



A gift on your yearly work anniversary



Free refreshments



Enhanced holiday pay for those earning commission



Birthday leave



Holiday buy & sell scheme



Modern dress code/ company uniform provided



Death in service



Free parking



Fluentflex days (12 days to work from home)



## Fluent Giving

We like to give back.

We're supporters of local, national and international charities and causes. We donate a percentage of our income from every customer completion and aim to raise over £100k for good causes in 2021/22.

We bring our colleagues along with us on this journey and actively offer them opportunities and encourage them to get involved with a range of activities. These range from a calendar of fundraising events though to volunteering and mentoring.



2021/22 TARGET

£100K





## Don't just take our word for it...

We think that Fluent is a pretty special place to work, but don't just take our word for it. Here's a selection of what our customers, colleagues and partners have to say....

### “ Brilliant help from Carly & Claire

Carly & Claire have been brilliant in helping us sort out our finances. We've had a couple of hiccups, but they have worked through them all and everything is now sorted. Very committed to helping out and sorting through problems. Thanks for your help and assistance.

Sue, Fluent Money (Customer)

★ Trustpilot ★★★★★

**Rated  
Excellent**

★ Trustpilot

“ They have helped move loan application processing into the modern era by focusing hugely on people and on the development of apps to help make the customer journey much more effective. This has benefitted customers and lenders and has led other brokers to consider transitioning to keep up with their pace of development. They remain a flag bearer for our whole industry. ”

Simon, Commercial Director, Optimum Credit Ltd (Lender)

OC optimumcredit

“ What I really like about working at Fluent Money is the sense of accomplishment at the end of each day. ”

“ At Fluent Money, you are in control of your career. You don't have to stay in the same position you start out in. Along with the way we've grown, the group also has several different businesses and support functions. That means there's always opportunities opening up and a chance to try something new. What I would say is this, if you're looking for a job, this probably isn't the place for you, but if you're looking for a career then you've found the right place. ”

Geraldine, Senior Adviser, Fluent Money (Staff)



**Role Name**

Secured Loan Sales Adviser

**Division/Business Unit**

Fluent Money

**What relevant qualifications do you have?**

Full CeMAP qualification

**What does a typical day look like?**

It's worth saying that two days are never the same, but if I had to describe a 'typical working day' then it's all about organisation and managing your pipeline. You need to be on top of your cases and making sure that each one is progressing correctly, chasing any documents that you may need, along with dealing with new enquiries that come in on a daily basis.

A lot of the day is spent talking to customers. We do fact-find and requirements calls with them, which gives us the opportunity to get a full understanding of their circumstances so we can then provide advice and recommend the most suitable product for them.

We also talk to customers through a series of calls to ensure they are aware of all the details of their loan. It's benefits, repayments and other important details - making sure we meet our regulatory/FCA requirements.

**What is the most rewarding part of the role?**

Helping customers that can be, at times, in quite bad financial situations and helping them get to a better position going forward. Many of our customers are really grateful for the amount of work we put into their case and that's great job satisfaction. We also have a culture that rewards hard work and success, so I know I'm being rewarded for the effort I'm putting in.

**Role Name**

Mortgage Adviser

**Division/Business Unit**

Fluent Morgages

**What relevant qualifications do you have?**

Full CeMAP qualification (gained at Fluent)

**What does a typical day look like?**

As a qualified adviser, a lot of my day is spent talking to customers and understanding their situation and needs. We do a 'deep dive' with the customer and their income, affordability, debts, credit profile and property will all be assessed in detail.

We offer a range of products at Fluent, so asking the right questions allow us to understand what product best suits a customer's needs. Many times, it might not be the product they originally had in mind and it's our job to give them the best advice possible.

When advising a customer on their mortgage options it's really important that we pay close attention to the details. The risks involved are high and we need to ensure we have all the correct information to make the right decision.

**What is the most rewarding part of the role?**

Without a shadow of a doubt, it's helping the customer. You get to work with a customer from day one to completion, offering support and advice. There's also a competitive bonus structure at Fluent that matches the work that I put in.





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