



Andrew Smith FPC III CeMAP
Financial Conduct Authority Compliance
& Risk Consultant

PAXEN GROUP LTD

Andrew Smith can act as an expert witness, including the preparation of expert reports and appearing in court, in all cases relating to financial conduct authority compliance.

His specialist areas of expertise include FCA regulated markets, specifically:

- **Consumer credit, including motor finance and leasing, payday lending, rent to own, as lenders, brokers or as appointed representatives**
- **Mortgage lending, including first and second charge, and equity release/later life lending**

For the above, matters relating to the conduct of firms, adherence to FCA regulatory rules, suitability of advice or products sold (mis-selling), assessment of any customer detriment and how matters should have been concluded.

His Alternative Dispute Resolution skills include:

- **Mediation**
- **Arbitration**
- **Adjudication**
- **Expert Determination**



Mr Smith can take instructions on behalf of either claimant or defendant or as a Single Joint Expert.





THE BUSINESS



Our Experience

After nearly 30 years in the industry we have seen many changes to how firms are regulated, how they are run and managed, and how their products have had to evolve to keep up with the changes in consumer use. Coming from a practitioner background we have developed methods of applying regulatory rules and guidelines but in a way that 'enables' not 'stifles' productivity, creativity and overall success.

Our areas of expertise revolve mainly around obtaining and or retaining FCA permissions in Consumer Credit, Lending, Mortgages, Debt Services, Motor Finance, Leasing and Hire.

Most importantly we do all this in Plain English.



CONTACT US

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