

I don't handle client money, at all, not ever. If you ever get a message from me asking for money and have not received an invoice beforehand then you'll know it's a scam. All of my work is done on a fixed fee basis. I hate surprise costs.

I never wear a suit. If you remember 2008! I don't want to look like them.

All discussions are confidential and will not be shared unless it is necessary to share specific information to process an application.

Independent Reviews are here
www.moneytrainers.co.uk/reviews

I offer a done with you service. This means I will help/submit/apply for and process applications on your behalf. This means **you stay in full control** of the process.

Where I have to hold contracts/papers/certificates on your behalf I keep these at my home office in a secure deposit box and your information is not shared. These are returned once the process is complete.

One of my key principles is "Knowing in Advance." In every situation, understanding the likely outcomes before making decisions is extremely helpful.

My contact details are
Richard Smith
20 Gainsborough Road, Crawley, RH10 5LD
Mobile 0774 007 6226 Whatsapp/SMS

Email is not secure, most messaging is done via Whatsapp or text message but mainly on the telephone. My full Terms of Business is [here](#).

A Email richard@therichardsmith.com richard@thefinancezone.co.uk