



Society of  
Mortgage  
Professionals

Standards. Professionalism. Trust.

Your membership guide

Journey



To success



# → Inspiring public trust

## delivering professional standards

The Society of Mortgage Professionals is the professional body dedicated to those working within the mortgage sector. As part of the Chartered Insurance Institute we share a Royal Charter commitment to secure public confidence and trust by raising standards and levels of technical competence across the profession.

As a member you are part of a community that supports your professional development and equips you with the skills and resources you need to reach your full potential.

### *The CII in numbers...*



Granted Royal Charter  
Status in 1912



125,000  
members



40,000+ financial  
service professionals



10,000+ members  
across the mortgage  
market

### Standards

Setting standards for competence we work closely with the Government and regulators to champion best practice; influencing the future direction of the mortgage sector and supporting favourable consumer outcomes.

### Professionalism

We are dedicated to promoting high standards of professionalism. At the centre is a commitment to uphold certain standards of behaviour.

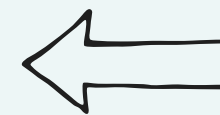
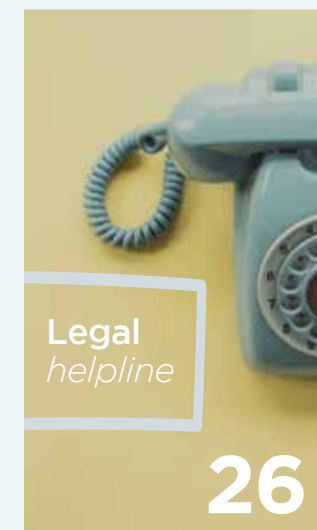
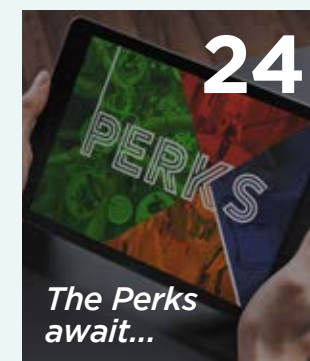
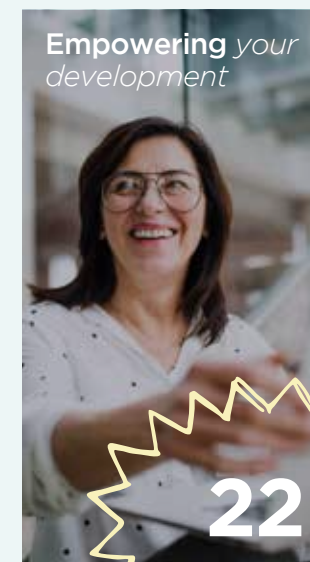
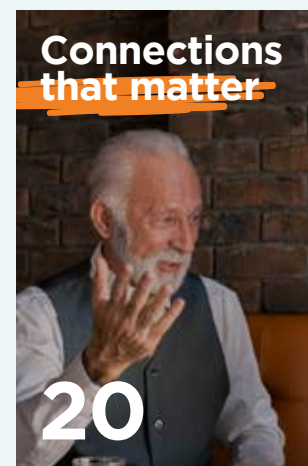
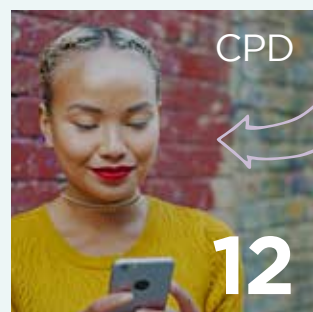
Members maintain these standards by adhering to a Code of Ethics and committing to on-going learning.

### Trust

Building public trust within the mortgage market, we help to unite the profession, increasing credibility with government, policymakers, regulators and consumers.

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# Advance with intent

## Welcome

This guide will walk you through some of the key aspects of membership. Take your time to explore what is available and make sure you maximise the benefits of membership.

**Our members lead the way in raising professional standards through the application of technical expertise, ethical behaviour and a culture of learning and development. By upholding high standards and committing to on-going professional development they inspire confidence in employers and clients.**

While our members may each take something different from membership, they all look to us for the same thing: our support in helping them reach their full potential.

As a member of the Society of Mortgage Professionals you have access to a range of services that help you to shape your career in the way you want, at your own pace.

Whether its keeping up to date by accessing leading sector knowledge (see pages 14-17); demonstrating your credibility with our trusted advisor tools (see pages 10-11); or growing your network, connecting and learning from peers (see pages 18-21) - we're here to help you achieve whatever it is you set out to accomplish.



*We're proud to play our part in helping you reach your full potential.*

# Ethics and Professionalism

We are a professional body dedicated to building public trust. Our alignment with the CII's Royal Charter requires us to secure and justify the confidence of the public.

As a member we ask you to follow the CII's Code of Ethics, a set of principles ensuring we maintain high standards of integrity, probity and ethical fair dealings.

The Code has five core duties and these are:

1. Comply with the Code and all relevant laws and regulations.
2. Act with the highest ethical standards and integrity.
3. Act in the best interests of each client.
4. Provide a high standard of service.
5. Treat people fairly, regardless of: race or racial group; sex or sexual orientation; religion or belief; age; and disability.

We regularly review the Code to make sure it remains relevant and appropriate. To see the latest version in full visit,

[cii.co.uk/code](https://cii.co.uk/code)

Enhance your understanding of the Code and discover how it can support you in your business by accessing our online ethics course at,

[cii.co.uk/ethicalpracticeguide](https://cii.co.uk/ethicalpracticeguide)

## Did you know?

Reading and reflecting on the Code of Ethics counts towards your structured CPD. See pages 12-13 for more details on CPD requirements as a member.



# Trusted professionals

Showcase your technical competence, professionalism and dedication to high standards with our handy tools and resources designed to help you build client trust.

## Designations

Showcase your technical competence with pride using the internationally recognised designations you have earned. Your designation is a lot more than simple letters - it demonstrates your technical competence and indicates that you are part of a respected community committed to delivering the best possible outcome for clients.

Designations are based on the qualifications you have completed, find out more at,

[smp.org.uk/designations](https://smp.org.uk/designations)

## Consumer leaflets

It's essential to build trust and convey professionalism with prospective clients. Consumer leaflets help you with the first steps of building strong client relationships by showing how your professional standing and conduct will meet their expectations.

A great tool to help you introduce yourself to prospects, our brochures are free to download. Start using them today by visiting,

[smp.org.uk/consumer-leaflets](https://smp.org.uk/consumer-leaflets)



*Our members increase public trust and credibility within the profession by adhering to the CII's Code of Ethics (page 8-9).*

®



Member

Society of  
Mortgage  
Professionals

# The Badge of Pride

Display your commitment to professional standards with a dedicated member logo. It can be used on all your promotional activity such as business cards, email signatures, website biographies and social media profiles.

By applying the Member Logo to your promotional activity you proudly exhibit that you are part of a professional community committed to building public confidence in the profession by delivering high standards and undertaking continuous learning.

Download and start using your logo today,  
[smp.org.uk/member-logo](https://smp.org.uk/member-logo)

# Continuing Professional Development

In today's fast changing world, it is more important than ever to commit to ongoing learning and development. We believe continuous learning encourages high standards and paves the way for positive client outcomes.

## Your CPD Commitment

All qualified members are required to undertake annual CPD. On pages 16 - 23 we explore the vast array of content available to support your professional development, but first let's look at the benefits and requirements of our CPD scheme.

Your CPD activity can help you:

- build your confidence and credibility with the public and with clients
- achieve your career goals by focusing on relevant training and development
- respond to regulatory and market changes
- improve productivity by addressing gaps in your knowledge

## CPD Scheme

Our CPD scheme provides a practical framework ensuring development is addressed in a structured way to meet your personal development needs and those of the Society of Mortgage Professionals.

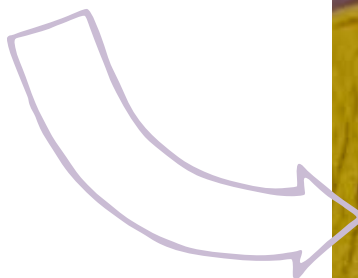
All members, based in or outside of the UK, are expected to complete a minimum of 35 hours' compulsory CPD each year. For more information on the different types of CPD and the activities that are considered suitable visit,

[cii.co.uk/cpd-activities](http://cii.co.uk/cpd-activities)

## Keeping a record

From time to time we will request a copy of your CPD record. You can use any method to record your CPD but there are some specific details you'll need to make a note of, such as; the type and duration of activities undertaken. For more on this, visit:

[cii.co.uk/cpd-requirements](http://cii.co.uk/cpd-requirements)



Manage your CPD

# on the go...

Manage your CPD on the go with the 'CII CPD' app, which allows you to update your record anytime, anywhere.

Download "CII CPD" today from the Apple Store or Google Play and login using your member PIN or email address and password.







# From technical knowledge to practical expertise

## Keep your knowledge and skills sharp

A key benefit of membership is the wealth of resources at your disposal helping to enhance your knowledge and skills.

### Helping you thrive

Our commitment to your ongoing development means supporting you through your qualifications and beyond. Whilst professional qualifications demonstrate your competence, membership provides you with the resources to thrive as a professional in the mortgage sector.

### Content Learning Hub

Engaging CPD content focuses on what really matters to you. For topical and business relevant sector-specific resources - written by forward-thinking subject matter experts from across the profession - take a look at our Content Learning Hub. The hub is accessible anytime, anywhere and offers insights in a variety of formats to suit all learning styles. Examples of the type of content you'll find here include:

- audio presentations
- webinars
- eBooks
- good practice guides
- videos

Find out more at,  
**[smp.org.uk/content-learning-hub](https://smp.org.uk/content-learning-hub)**

### Knowledge Services

For members seeking broader research and information on the financial service market we recommend visiting our Knowledge Services section of the website. Here you'll find a comprehensive eLibrary, featuring market reports and technical papers, online publications and copies of articles and chapters relating to the wider market (useful for those working towards one of the CII's qualifications, see pages 22-23).

Start exploring today,  
**[smp.org.uk/knowledge](https://smp.org.uk/knowledge)**



*As a member you are required to undertake 35 hours of CPD each year. Find out more on pages 12 - 13.*



# Maximising mortgage success

## On the pulse

Knowing your market and keeping abreast of the latest challenges is crucial for you and your clients' success. We help you stay up to date by providing topical news and digests covering the latest developments across the mortgage sector.



### News in a nutshell

As a member, you will start receiving a complimentary copy of our bi-annual SMP e-zine, containing everything from regulatory developments to market activity in the UK.

The e-zine keeps you informed on emerging trends and hot topics affecting the profession - so you'll never feel out of the loop.



### Ear to the ground

Keeping up to date with the latest developments has never been easier with regular digests delivered straight to your inbox.

When you become a member we invite you to select your email preferences to ensure we only send you content that is relevant and of interest. Don't worry if you change your mind - you can update your preferences at any time by visiting,

[smp.org.uk/preferences](https://smp.org.uk/preferences)



For all our events during 2020 and 2021, we will follow government guidance in determining whether they are delivered physically or in a digital environment.

# Learn *debate* unite

As a member you become part of a diverse community of professionals who understand the topics and issues that matter most in your sector. Gain insight and draw on the collective support and experience of your peers online and through our regional networks. [smp.org.uk/events](https://smp.org.uk/events)

## Your professional community

### Regional Networks

Whilst there is an emphasis on delivering rich, digital experiences that can be accessed anytime, anywhere, in normal times we also deliver a varied programme of face-to-face events, up and down the country.

When you join the Society of Mortgage Professionals you also become a member of one of our PFS regional groups, providing opportunities to make local connections and develop your technical competence. Find out more at,

[thepfs.org/regions](https://thepfs.org/regions)

### Specialist Roadshows

A series of events held across the UK providing essential insight on a broad range of specialist topics, our roadshows are guaranteed to enhance your knowledge and boost your CPD. These face-to-face events are also supported through digital delivery.

### National Conference

The pinnacle of the Personal Finance Society and Society of Mortgage Professionals events calendar, this themed event is the biggest gathering of the personal finance community in the UK.

Explore trending topics and challenges, receive early insight into the latest technology and solutions, and hear from experts across a range of sectors and specialisms through a programme of workshops, panel discussions and keynote speakers.

Visit [smp.org.uk/events](https://smp.org.uk/events) to start exploring all the opportunities available to you.

### Digital events

Can't attend an event in person? Not to worry. We have crafted a digital programme of 'live' events that span a range of subjects which you can select from. Within these we explore developments in:

- Mortgages
- Later life lending and equity release
- Protection

And if it appeals to you,

- Pension
- Investments

Find out how to access digital CPD content on pages 14 - 15.



### Social

Connect with your peers and get the latest reactions, comments, and discussions as they unfold by joining us on social media.

[@mortgageprofs](https://twitter.com/mortgageprofs)

[in](https://www.smp.org.uk) The Society of Mortgage Professionals



# Connections that matter

Whether you're looking for career development support, or keen to share your experience to help others progress, Connect is designed to help you on your journey.

Connect is a digital mentoring platform for all Society of Mortgage Professional and Chartered Insurance Institute members. It allows members to connect with one another from anywhere in the world and facilitates personal and professional growth at all levels of their career, with a focus on soft skills and career development.

## Become a mentor

If you are an experienced professional looking to share your knowledge and skill, register on Connect as a mentor and highlight your areas of expertise. Mentees who are interested in learning from you will request to connect, enabling you to begin your mentoring relationship.

## Choose a mentor

If you are looking for professional development opportunities and want to learn from an experienced practitioner, register on connect as a mentee, and match with a mentor that can provide you with the insights that could transform your career.

Our "matching" system aligns members in accordance with specific criteria, such as skills, experience and sector. In doing so, Connect will make the most effective use of the broad range of skills and expertise within the profession.

To sign up, please register online at, [smp.org.uk/connect](https://smp.org.uk/connect)



# Empowering your development

Members looking to expand their technical competence can enrol on CII qualifications and enjoy discounts up to 28% on exams, study materials and accreditation of prior learning.



## Tailor the perfect pathway

The CII qualifications framework lets you plan a learning pathway to fit your current role and responsibilities as well as your career aspirations.

Qualifications contain core units intended to provide you with the essential foundations to build upon, in addition to optional units that enable you to focus your learning on what you prefer.

Start your learning journey today,

[cii.co.uk/qualifications](https://cii.co.uk/qualifications)



## Hone your skills

Mortgage practitioners can enhance their knowledge and skills through specialist qualifications covering mortgage advice and equity release; with all qualifications meeting FCA requirements for advisors.

To view all CII qualifications, information on the qualifying criteria and what's involved, visit

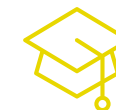
[cii.co.uk/qualifications](https://cii.co.uk/qualifications)



## Earn recognition for your prior learning

Before selecting your pathway, check whether your previous qualifications from other professional bodies, institutes or universities count towards a CII qualification. It could save repeated learning and reduce your qualification costs. To find out if you're eligible, details of the fee payable and to make an application, visit

[cii.co.uk/prior-learning](https://cii.co.uk/prior-learning)



## Gain the Mark of Professionalism

Once qualified, members are entitled to use the accompanying designation. To ensure your expertise remains current, use of designations is dependant on ongoing membership and meeting CPD requirements.

You can also display the member logo demonstrating your commitment to professional standards.

**Find out more on page 11.**





## Save time and money with Perks

Take advantage of Perks, our affinity benefits scheme, and enjoy money-saving deals and discounts with major online retailers and high street brands, across lifestyle, travel, business, and advice.

Start saving today\* at [smp.org.uk/perks](https://smp.org.uk/perks)

On average a member could save **£525 a year through Perks.**

# PERKS

\*Terms and conditions apply to all benefits. See website for further details. Benefits subject to change.



# FREE Legal Support helpline

Exclusive to members, access free advice on a range of business and personal matters through a confidential legal support line. Subjects covered include partnership law, contract law and various commercial and private issues (excluding employment law advice).

Provided by Lyons Davidson, the telephone helpline is free for you to use. Offering straightforward and friendly advice, they are there to help you find practical legal solutions that you can implement yourself wherever possible. To find out more and view the T&Cs please visit, [smp.org.uk/legal-helpline](https://smp.org.uk/legal-helpline).

***Simply call 01752 300 584  
and quote SMP.***

*You will be asked for your PIN before  
being transferred to a specialist.*



*Our highly accomplished board comprises of experienced representatives from varied roles across the mortgage profession.*



Governance and

# leadership

The role of the Society Board is to ensure that we focus our efforts on topics and issues that support our members and benefit the mortgage advice community. Identifying key areas for greater research, we work closely with market experts to produce sector-defining reports and thought leadership pieces.

Combined with the work from our Policy & Public Affairs team, the Society of Mortgage Professionals is placed to become the go-to authority for key insights and practical recommendations for regulatory change.

Find out more at,  
[smp.org.uk/about-us/governance](https://smp.org.uk/about-us/governance)

*whatever the question*

# Got a membership question?

Do you have any questions about your membership, benefits, or the Society? You can often find an answer on our website **smp.org.uk**. Or, if you'd prefer to speak to a member of the team you can get in touch via webchat, phone or email using the details below.

*we're always happy to help!*

## Contact us

- +44 (0)20 8989 8464
- info@smp.org.uk
- smp.org.uk/membership
- The Society of Mortgage Professionals
- @mortgagepros

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The Society of Mortgage Professionals is a dedicated professional community for those working in the mortgage market, across lending, administration, broking, advice, and associated support functions.

The Society of Mortgage Professionals is a part of the Chartered Insurance Institute group (CII), the world's leading provider of professional training, qualifications and thought leadership to the insurance and financial planning profession.

Find out more at: [smp.org.uk](https://smp.org.uk)