

Talveer Singh Sandher DipPFS CeMAP CeRER PETR

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PROFILE

I am a driven and ambitious financial professional with strong business acumen, excellent communication skills, and a natural ability to build relationships. Highly results-focused, I thrive in fast-paced environments and approach every challenge with determination and resilience.

Currently holding the **DipPFS and SPS qualifications**, with just **two remaining exams to achieve Chartered Financial Planner status**, I bring both technical expertise and a commitment to continuous professional development.

Self-motivated and proactive, I set clear objectives, take ownership, and lead by example. I am adept at engaging, motivating, and inspiring others through periods of change, combining strategic thinking with a collaborative mindset to deliver meaningful results.

With a proven track record of achieving targets and driving performance, I am now seeking my next challenge where I can apply my skills, experience, and passion for growth to make a lasting impact.

KEY SKILLS

- Strong background in achieving a variety of targets, in a regulated industry
- Vast knowledge of retail banking products, policies and procedures including GDPR
- Lead, motivate and inspire a team to reach all heights possible
- Achieving and maintaining competent advisor status (CAS)
- Proven ability to develop and deliver training for new and existing staff
- Highly experienced working in a pressurised environment; effectively able to deal with multiple issues at any given time
- Proven ability to influence and negotiate at all levels with confidence and impact
- Financial governance and consumer duty alignment
- Good knowledge of a variety of HR policies and procedures
- Experienced in regulated sales
- Completing fact finding meetings both face to face and via telephone

CAREER

Owner, Director June 2024 – July 2025 Money Right Financial Planning

Duties and responsibilities:

The purpose of MoneyRight was to create a new brand in financial planning, offering value for money based on independent advice for a fixed fee. Building Money Right involved a number of new skills I had to learn and develop as time went on, including creating a brand, cashflow projections of a business, creating introducer relationships, reviewing and selecting systems that the business would run on, maintaining my strong compliance standards, maintaining an up to date CPD and exploring how newer technology such as AI can be integrated to build the best advice proposition for my clients.

Private Client Advisor (CAS) October 2018 – December 2023

Origen Financial Services

Duties and responsibilities:

- Service existing client bank via the ongoing advice proposition and identify other need areas
- Grow client bank and conduct annual reviews in line with the ongoing service agreement
- Remain up to date on new legislation and regulations while learning new ones
- Maintain up to date continuing professional development (CPD)
- Stakeholder management positively building relationships with appointment booking teams and my own clients directly to ensure a consistent level of business activity
- Working towards business, regional and personal income and compliance targets.

- Being versatile in order to suit my clients needs to ensure a smooth advice process e.g face to face appointments, travelling, telephone appointments and conference calls.
- Achieving and maintaining competent advisor status (CAS)
- Going above and beyond to maximise positive client outcomes in quieter periods
- Build relationships with third party referral sources such as Clydesdale Bank PLC
- Working both with private clients and clients introduced through large corporate connections

Financial Advisor (Direct) June 2018 – October 2017
Prudential Financial Planning

- Conduct holistic reviews with customers over the phone to identify needs
- Achieve business, regional and personal targets
- Maintain up to date continuing professional development (CPD)
- Going above and beyond to maximise positive client outcomes in quieter periods
- Stakeholder management to improve customer experience

Personal Mortgage Consultant June 2017 – June 2018
The West Bromwich Building Society

Duties and responsibilities:

- Use rapport and customer experience to explore my clients mortgage needs
- Achieving and maintaining Competent Advisor Status (CAS)
- Maintaining a CPD record
- Assisting branch managers with coaching and feedback to produce better customer outcomes
- Assessing wider protection and life assurance needs with referrals to financial advisors
- Using customer experience to book in further appointments and cross sell
- Managing my diary to ensure maximum efficiency
- Working with key departments to ensure positive customer outcomes
- Completing all mandatory training
- Achieving compliant file checks and having regular compliant observations
- Adhering to GDPR regulations
- Managing business levels within my region

Branch Manager November 2013 – June 2017
The West Bromwich Building Society

Duties and responsibilities:

- Leading people, achieving a variety of targets, driving team performance and maintain excellent customer relationships
- Promote customer experience within my branch so that all my staff aim to turn customer needs into customer wants
- To coach and develop my team on the job and during set training days
- Recruit to identify potential candidates that could fit the variety of roles available within the branch network
- Use a variety of analytical methods to analyse performance data in order to identify areas of development
- Assist the Regional Manager during monthly Branch Manager meetings
- Ensure all activity within my branch is compliant and adheres to FCA and PRA set guidelines
- Support the Learning & Development department by launching and concluding various courses for new and existing staff at The West Bromwich Building Society
- Manage branch profitability levels

Customer Manager April 2013 – Nov 2013
The West Bromwich Building Society

Customer Service Advisor Oct 2011 – April 2013
The West Bromwich Building Society

PROFESSIONAL QUALIFICATIONS:

The Chartered Insurance Institute (CII)

Diploma in regulated financial planning – DipPFS

The London Institute of Banking and Finance

Certificate of mortgage advice and practice - CeMAP

Certificate in Regulated Equity Release – CeRER

Pension Transfer Specialist – PETR

Oxford University Said Business School

Oxford Artificial Intelligence Programme

REFERENCES AVAILABLE ON REQUEST
