



**Founded in 2018, Fortrum is a pan-European Risk Consultancy Specialist. Based in the UK and Netherlands, we specialise in lending markets with a primary focus on mortgages and consumer finance.**

Fortrum brings in-depth, local expertise and extensive international experience, to support funders, investors, banks, building societies, non-bank lenders and life and pension funds.

We offer a full suite of services in three main categories – Due Diligence, Portfolio Management and Consultancy.

We have implemented effective control frameworks for lenders to support their ongoing compliance with regulatory, market and conduct standards; we provide independent due diligence for the funding of new loan origination – from robust reviews of the origination platforms to ongoing review of loan underwriting to ensure policy and best practice compliance - and we have guided lenders in the development of policies and procedures

We have established a reputation for rigour, independence and insight built on a deep expertise and a true understanding of the goals, needs, risks and opportunities of our clients.

Our approach is not just to identify risks and problems but to work with our clients to find and deliver effective solutions.

We have grown significantly since launch and are proud to say that a significant part of that growth has come from existing clients, who we see as partners, wanting to work with us on a broader range of projects.

**In 2020, we were invited to join FSQS by one of the financial services buyers within the scheme. We were not previously aware of the platform but, on examination, immediately saw the potential value.**

The process itself, while rightly comprehensive and rigorous, and daunting at first sight, was, in practice, straightforward. On a practical level, the system was intuitive and the Helios team were quick, courteous and clear in dealing with any questions raised.

The FSQS team continuously update the system to ensure it is always aligned with regulation and market requirements. This is very useful in helping to ensure that our own practices stay current.

“Going through the FSQS process is an invaluable ‘self-audit’ of our own infrastructure and policies and gives us reassurance.

The fact that Fortrum meets the exacting but appropriate standards of FSQS gives confidence to our potential clients and enables an efficient procurement process for both parties.”

**Simon Collingridge**  
Managing Director, Fortrum (UK) Ltd