



**A SAF expert is an automotive finance specialist.**

This certificate of SAF competence provides assurance to motor finance customers that they are receiving expert advice from an individual with a technical knowledge of all aspects of vehicle financing for both private and business vehicle buyers.

This is to certify that

**Kamran Khadam**

**has passed the Specialist Automotive Finance (SAF) Expert Test**

This certificate is valid for 1 year from 10/09/2024

and must be renewed by 10/09/2025

*Certificate ID: d728557a-3dac-44f8-ba08-b10600a15c5b*

A handwritten signature in black ink, appearing to read 'Stephen Haddrill', with a horizontal line underneath.

Stephen Haddrill, FLA Director General

