

Profile



Old fashioned hard work, integrity and an absolute commitment to achieve the best outcome for clients are three key qualities that have seen Stephen Villios enjoy so much success in finance.

Steve commenced his career in 1996 with Westpac holding various senior leadership roles. He later spent two years with Adelaide Bank as Collections Manager and more recently 5 years as the General Manager of Mortgage Advice at Bernie Lewis. In January of 2012, Steve decided the time was right to start his own business, using the skills and relationships built over the past 16 years in banking and finance and launched RAMS – Adelaide Central. *“I have always had a passion to help clients achieve their financial goals and owning a franchise with RAMS allows me to do this”* said Steve.

Steve has won many awards reflecting his professionalism and expertise in getting the right outcomes for clients.

Steve has been married to Rebecca for 11 years and they have two children Emily and Nicholas. The support of his family has been an integral part to the success story with Rebecca joining the RAMS Adelaide Central team as Steve’s Receptionist and personal assistant.

Steve sits on the SA/NT State Council for the Mortgage and Finance Association of Australia (MFAA) and is also the Chairperson of the Broker’s Committee. He is passionate about the industry and the increased professionalism of its members and the MFAA is the leading industry group for professionals in finance.

Steve is professional, down to earth and explains potentially complex finance solutions in easy to understand language. *“All my clients are reviewed regularly to ensure their needs and goals continue to be met with the loan structures in place. It is quite amazing how many new clients I see that have not reviewed their loan since inception and how much money I can save them by simply restructuring their facility with their current provider or by refinancing”*.

If you would like an obligation free review by Steve please contact him on **0488 227 200** or email: **stephen_villios@rams.com.au**



Stephen Villios
Principal – RAMS Adelaide Central