

MORTGAGE ADVISER - ROLE PROFILE

FUNCTION	CUSTOMER ACQUISITION
TEAM	MORTGAGE ADVICE
REPORTING TO	MORTGAGE ADVICE MANAGER
REPORTEES	None

JOB PURPOSE

To provide a fully compliant advised service to new and existing members in relation to mortgage contracts, both new and variations, taking responsibility for the customer journey from enquiry to completion and beyond

To achieve business objectives and maintain competitor advantage through excellent service standards whilst ensuring full compliance with regulatory, legislative and Society requirements and focussing on the best possible customer outcomes.

KEY RESPONSIBILITIES

- Develop and maintain regulatory, industry and competitor knowledge as part of CPD, taking ownership of your own development
- Comply with Society policies and procedures, regulatory and legislative requirements at all times
- Positive promotion of the Loughborough brand and proactively seek new and repeat business and customer referrals
- Positively contribute towards Society business objectives for both the acquisition and retention of mortgage customers
- Assist the customer journey from initial enquiry through to completion and beyond
- As part of the advised process, signpost other products and services that may benefit the customer, including mortgage related protection and make referrals to our business partners where appropriate
- Ensure all documentation is accurate, timely, clear and compliant
- Contribute to the continuous improvement of products, policies, procedures and systems related to the advice function
- Carry out all interactions with others with a 'can do' attitude, going over and above in the interest of good customer service, both for internal and external customers
- Record all results and activity fully and accurately in line with requirements of the business
- To carry out duties and responsibilities in relation to being a certification employee.
- Build and maintain constructive relationships with multiple internal stakeholders and relevant external parties

- Appropriately handle, manage and maintain customer data in line with Society Policy
- Provide support across relevant departments if required and offer positive contribution to the wider development of the Society
- To undertake any other duties or projects relevant to the job role and participate and contribute towards major Society projects as required

KEY METRICS

To achieve and maintain personal and Society objectives for customer acquisition in a fully compliant manner, to include but not limited to:

- Proven working knowledge of the Society's lending and credit policies appropriate to the role
- Satisfactory level of professional and regulatory competency scores
- Customer satisfaction
- Contribution to team business objectives
- Time management and personal organisational skills

KEY RELATIONSHIPS

To work effectively and professionally with all major stakeholders, including, but not limited to:

- Underwriters
- Intermediary Sales
- Acquisition Support and Admin
- Product and Process Development
- Branch & Head Office
- Risk & Compliance

KEY PERFORMANCE INDICATORS

These include, but are not limited to:

- Achievement of personal goals and targets
- Contribution to Society goals and targets
- Accuracy and timeliness of customer communication and regulatory activity
- Ability to build and maintain sound relationships with customers and major stakeholders

BEHAVIOURS

In order to be successful in this role the job holder should display the following characteristics:

- Focused on customer
- Results orientated
- Working as a team
- Building capability
- Continuous improvement