

## Role Profile

<b>Job title</b>	<b>Mortgage Adviser</b>
<b>Function</b>	<b>Marketing and Business Development</b>
<b>Department</b>	<b>Direct Sales Team</b>
<b>Position</b>	<b>Permanent and Full Time</b>
<b>Location</b>	<b>Loughborough Branch</b>
<b>Reporting to</b>	<b>Mortgage Advice Manager</b>

### 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

- Assist the customer journey from initial enquiry through to completion and beyond.
- Provision of a comprehensive mortgage advice service to carry out mortgage interviews for new and existing customers. This includes contract variations and advice for our loyalty products for maturing retention customers.
- To pro-actively work towards mortgage growth with a sales performance that positively contributes towards The Society business objectives for both new and existing mortgage customers.
- Positive promotion of the Loughborough brand and proactively seek new and repeat business and customer referrals.
- 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
- To meet and exceed service and accuracy standards ensuring all documentation is accurate, timely, clear and compliant.
- Ensuring all advice is compliant in adherence to the Society Training and Competency Regime.

- To develop and maintain the required level of personal and professional training and competency as part of CPD and taking ownership of your own development.
- To ensure practical skills and knowledge are maintained to a sufficiently high standard
- Building effective relationships with colleagues across the business and relevant external parties.
- Maintaining training and supervision records, preparing reports, and providing constructive feedback as required.
- Contribute to the continuous improvement of the overall customer journey, customer service, systems, procedures, and policy to ensure they meet and reflect the Society's core values, risk appetite and business requirements.
- To undertake any other duties or projects relevant to the job role

### **Certification responsibilities**

- This is a certification role that has supervisory responsibility for CeMAP qualified staff and therefore has the responsibilities of ensuring certification staff are appropriately supervised.
- To carry out duties and responsibilities in relation to being a member of certification regime including providing mortgage advice.

### **Knowledge and Experience**

- Must be CeMAP qualified.
- Experience of providing mortgage advice and account administration across a wide range of product types either face to face or telephone based.
- Regulatory knowledge including but not limited to FCA, TCF, MCOB and Consumer Duty
- Experience in working within a building society / bank or similar financial services environment.

### **Skills and Competencies**

- Positive and professional attitude.
- The desire to deliver excellent customer service.
- Confident and effective communication skills, written and verbal.
- Strong planning and organisational skills: Ability to effectively plan, prioritise tasks, and deliver high quality, accurate, effective, and timely work.
- High degree of personal motivation demonstrates initiative and a sense of personal accountability.
- Confident with technology and IT systems
- Ability to absorb new information and learn new skills with ease.

## Key Performance Indicators

- Delivery of service standards including timeliness and accuracy
- Achievement of personal goals
- Delivery against personal development plan
- Ability to build and maintain relationships with customers and stake holders

## Behaviours

At The Loughborough we recognise that how we behave directly impacts our members' experience. We want people with a positive approach to our expected behaviours:

- Focus on Member – Exceeding the expectations of our internal and external customers.
- Focus on Society – Knowing where we want to be, what success looks like and exceeding expectations. Taking personal responsibility for achieving excellent business results.
- Focus on Teamworking – Working together continuously and promoting co-operation to achieve our business objectives.
- Focus on Improvement – Continuously strive for innovative and better ways to deliver our business.
- Focus of Self – Meet future challenges by building knowledge and experience and acting as a role model for personal development.

## What you'll love about us

- Flexible working – a great work / life balance with our flexible working scheme and Hybrid working patterns.
- Rest and relaxation – 25 days holiday plus bank holidays, increases with length of service.
- Health benefits – Bupa, Help@Hand, Mental Health First Aiders, company sick pay scheme, wellbeing day.
- Life Assurance – 4x salary death in service benefit.
- Employee pension scheme through Aviva with 7% company contributions, increasing to 12% with 5 years complete service.
- Equal opportunities – We're committed to the principle of equal employment opportunities for all and to providing employees with a work environment free from discrimination and harassment. All employment decisions at The Loughborough are based on business needs, job requirements and individual qualifications, without regard to all nine protected characteristics (age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex, sexual orientation) We won't tolerate discrimination or harassment based on any of these characteristics.