

JOB DESCRIPTION

Job Title:	Mortgage Sales Administrator	Job Band:	4b
Department:	Direct Sales & Customer Retention	Location:	Mansfield Head Office
Accountable to:	Customer Relationship Manager – Mortgages	Number of Direct Reports:	0
Job Purpose:	<p>As a member of the mortgage sales team, actively contribute to the achievement of business objectives for both existing borrowers retention, new mortgage lending and the cross sale of associated products.</p> <p>To meet specified business and personal targets including responsibility for coordinating and leading the Society's Retention of Business process.</p> <p>To actively and positively promote the Society and its products and services.</p> <p>To adopt a flexible approach to working across the Direct Sales team and ISS team as required to assist in the achievement of sales targets and delivery of other business objectives.</p> <p>To provide an outstanding standard of customer service to meet Society standards and meet customer expectation.</p> <p>To accurately and promptly deal with correspondence, communications and other requests (online and offline) in line with Society standards.</p> <p>Maintain accurate and up to date records in line with the Society's policies and procedures, ensuring that the Retention of Business process operates in line with expectation.</p> <p>Ensure the Society maintains accurate records in line with Society policy and MCOB requirements and any other obligations (regulatory or otherwise) that may apply.</p> <p>To pro-actively work to retain existing mortgage customers, and to provide feedback to Customer Relationship Manager and Head of Sales on product and process performance.</p>		

To help support the direct sales team with administration tasks including *packaging* of new customer applications.

To carry out further duties as and when required to help support the wider mortgage sales team including Intermediary Sales Support.

To regularly check on progress of new and existing customer applications to ensure that they receive the quality of service consistent with the Society's service standards, escalating concerns if necessary.

To watch out for actual or potential situations and circumstances that may identify, or create, a vulnerable customer, reporting any concerns as necessary in line with the Society's policies and procedures.

GENERAL DUTIES:

- To carry out all duties as detailed and in accordance with documented policies and procedures and as instructed by the Customer Relationship Manager - Mortgages.
- Ensure that necessary training, learning and development opportunities are undertaken to ensure that duties are carried out satisfactorily and in accordance with the Society's documented policies and procedures.
- Maintain 'risk awareness' within the role, ensuring relevant controls are implemented and followed and are operating effectively, reporting identified risk events and escalating concerns which have the potential to expose the Society, its staff or its customers to undue risk or detriment.
- Ensure all targets/objectives, as laid down, are achieved.
- Promote the interests of, and adhere to, the policies of the Society.
- To carry out all duties taking into account the FCA's Conduct Risk requirements and the principles of Treating Customers Fairly. Ensure adherence to the FCA's Conduct Rules.
- To ensure that regulatory requirements in respect of Anti Money Laundering (AML) and Terrorist Financing are complied with, including:
 - Carrying out prescribed customer due diligence measures (CDD) for all customers (including appropriate enhanced due diligence (EDD) measures, where applicable) and at appropriate times during the business relationship in accordance with documented procedures.
 - Understanding the law and personal obligations and responsibilities under it and the potential legal and regulatory penalties for any breach / non-compliance.

- Completion of training as required in order to attain and maintain knowledge and continuing competence in AML systems, controls and procedures.
- Reporting knowledge or suspicion of any money laundering or terrorist financing activity promptly in accordance with Society procedures.

This job description will be amended in consultation to reflect changes in or to the job.

DATE:

AGREED:

PERSON SPECIFICATION

CRITERIA	ESSENTIAL	DESIRABLE
QUALIFICATIONS	<ul style="list-style-type: none"> • GCSE/O Levels A-C (Maths and English) 	<ul style="list-style-type: none"> • CeMap (or equivalent) qualification.
EXPERIENCE	<ul style="list-style-type: none"> • Experience within a customer facing role 	<ul style="list-style-type: none"> • Previous experience in a sales environment delivering “celebrity service”
KNOWLEDGE	<ul style="list-style-type: none"> • Good understanding of what “<i>outstanding customer service</i>” is. 	<ul style="list-style-type: none"> • Awareness of the mortgage environment
SKILLS AND ATTRIBUTES	<ul style="list-style-type: none"> • Organisational and interpersonal skills • Able to work alone and use initiative • Desire to achieve business targets • Excellent organisational skills • Accuracy and attention to detail • Strong communication skills both written and oral • Ability to deliver outstanding customer service • Able to work alone and use initiative • Willingness to be flexible and adaptable to change • Positive “can do” attitude 	<ul style="list-style-type: none"> • Proficient in using Microsoft Office, Excel and Word in particular, for management reporting and day-to-day tasks.
PERSONAL ATTRIBUTES	<ul style="list-style-type: none"> • Good team player and enthusiastic • Demonstrates a positive attitude • Willingness and ability to be flexible • Empathetic to customers circumstances 	