**Job Description**

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| **Job Title:** | Direct Sales & Customer Retention Manager | **Job Band:** | 2b |
| **Department:** | Direct Sales | **Location:** | Mansfield HOF |
| **Accountable to:** | Head of Mortgage Sales | **Number of Direct Reports:** | 3 |
| **Job Purpose:** | To undertake duties in line with the FCA Certification requirements and comply with Conduct Rules.  Responsible for delivering the Direct Sales objectives including the achievement of annual lending targets and related insurance and protection sales, and targets relating to the retention of existing mortgage borrowers.  Responsible for training and developing new and existing mortgage advisors within the Society in line with the Society’s T&C scheme.    Responsible for the management and development of new and existing relationships with third party supply partners.  Responsible for business development in the Immediate Catchment Area to actively contribute to the achievement of lending objectives for Direct Sales and growth of the Society’s mortgage stock locally.  Responsible for the supervision of the Direct Sales team, ensuring that staff provide an excellent standard of customer service. To include:  • Promotion of the Society, its products and services.  • Selling the Society products and services to match customer needs.  • Treating customers fairly and providing information that is fair, clear and not misleading.  Instigate and deliver a training plan to ensure that all staff receive sufficient and adequate training to enable them to:  • Promote and sell Society products and services  • Demonstrate knowledge of products and services they sell  • Be fully conversant with policies, procedures and controls and ensure compliance with all relevant statutes and codes  • Comply with Health and Safety requirements  To be responsible for all communications issued to new and existing customers relating to the sale and/or promotion of mortgage, protection and insurance products and other products and/or services that may be introduced into Direct Sales from time to time.  Remain Certificated ‘Fit and proper’ to carry out this role on an annual basis. | | |

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| **MAIN DUTIES** | | | | |
| **OPERATIONS:** | | To manage, support, lead and motivate Direct Sales staff. | | |
| To liaise regularly with the Head of Mortgage Sales on matters relating to mortgage sales and customer retention. | | |
| Ensure that adequate Management Information is created, used and provided to the business relating to performance levels and service standards as required. | | |
| To build up a contact database in order to promote and sell the Society’s mortgage portfolio and other products. | | |
| To achieve an agreed level of sales of residential mortgages, buy to let, affordable housing, complex prime and other products | | |
| To contribute on advertising, marketing and product promotion and the development of new initiatives both internally and externally | | |
| To ensure that the aims and objectives of each promotion are effectively communicated to staff under supervision. | | |
| To ensure that all branch promotions meet the Society requirements in relation to standards of presentation and the achievement of targets. | | |
| To manage the relationship of 3rd Party Business supply partners. | | |
| To be responsible for branch and personal performance to meet Society objectives in relation to:   * Promotion of Society products and services including third party relationships. * Sale of Society and third party products and services. * Achievement of customer service standards. * Achievement of administration standards and targets. * Training and development of new and existing staff. | | |
| Ensure that all staff adhere to the policies, procedures and controls of the Society. | | |
| In consultation with the Head of Mortgage Sales and other Managers and assist in the prioritisation of workflow and the allocation of work and resources throughout the Society as required. | | |
| To carry out staff appraisals in accordance with the staff handbook. | | |
| To be responsible for all communications issued to new and existing customers relating to sale and/or promotion of mortgage products, protection and insurance products and other products and/or services that may be introduced into Direct Sales from time to time. | | |
| Conduct the recruitment selection and interviewing of prospective employees as required. | | |
| To represent the Society at relevant local events and business meetings | | |
| To ensure documentation relating to departmental systems is up to date at all times. | | |
| **TRAINING AND DOCUMENTATION** | | To ensure that necessary training and learning and development opportunities are provided to staff to enable them to carry out their duties satisfactorily and in accordance with the Society’s documented policies and procedures. | | |
| To conduct assessments of staff performance and staff development needs. | | |
| **SUPERVISION** | | To ensure that the staff for whom you are responsible carry out their duties satisfactorily and in accordance with the Society’s documented policies and procedures. | | |
| To carry out all duties as detailed and in accordance with documented policies and procedures | | |
| **GENERAL DUTIES:** | | | | |
| * Ensure that necessary training and 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. To maintain and retain CeMAP competency. | | | | |
| * Maintaining risk awareness within your role, ensuring relevant controls are implemented and are operating effectively, reporting all identified risk events and escalating risk issues which have the potential to breach the Society's risk appetite and/or controls. | | | | |
| * Prepare and collate management information in accordance with laid down procedures and standards | | | | |
| * Ensure all targets/objectives as laid down are achieved. | | | | |
| * Promote the interests of and ensure adherence to the policies of the Society. | | | | |
| * To carry out all duties taking into account the FCA’s Conduct Risk requirements and principles of Treating Customers Fairly. | | | | |
| * To carry out all duties in compliance with the FCA’s Conduct Rules as applicable to the role (as detailed in the Code of Conduct Sourcebook (COCON). | | | | |
| 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) before establishing a business relationship 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 procedures. | | | | |
| * Undertake other duties as may be required in the post and department detailed above or any other post in any department or branch of the Society. | | | | |
| This job description will be amended in consultation to reflect changes in or to the job. | | | | |
| **DATE:** |  | | **AGREED:** |  |

**Person Specification**

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| **CRITERIA** | **ESSENTIAL** | **DESIRABLE** |
| **QUALIFICATIONS** | * CeMAP qualified | * CeRER qualified |
| **EXPERIENCE** | * Experienced professional with relevant experience of working within a mortgage environment * Experience of providing mortgage advice * Experience of leading and developing successful teams * Delivering high performance through leadership * Experience of dealing with complaints of a complex nature | * Previous experience in a customer facing role delivering “celebrity service” * Experience in achieving personal objectives/business targets * Remote management * Building Society experience * Led teams whom operated in a branch environment |
| **KNOWLEDGE** | * Understanding of the regulatory requirements including, but not limited to MCOB, MMR and the certification regime. * Ability to manage and deal with complaints in line with regulatory guidelines. | * Knowledge of the wider mortgage industry and how it operates * Knowledge of creating and monitoring KPI dashboards * Positive performance management processes * Knowledge of packaging mortgage cases * Knowledge of the underwriting and appeals process |
| **SKILLS AND ATTRIBUTES** | * Ability to interrogate financial statements and understand an individuals’ ability to pay. * Proficient in the use of Microsoft Office, particularly Outlook, Word, Powerpointand Excel. |  |
| **PERSONAL ATTRIBUTES** | * Able to work under own initiative and to proactively initiate process enhancements. * Effective verbal and written communication skills. * Effective in counselling subordinates, providing input and evaluating employee performance. | * Forward thinking * Ambitious * Can-do attitude. *Looking for ways to get things done.* * Ability to challenge the status Quo |