

## JOB DESCRIPTION

<b>Job Title:</b>	Direct Sales Mortgage Advisor	<b>Job Band:</b>	4a
<b>Department:</b>	Direct Sales & Customer Retention	<b>Location:</b>	Mansfield Head Office
<b>Accountable to:</b>	Direct Sales & Customer Retention Manager	<b>Number of Direct Reports:</b>	0
<b>Job Purpose:</b>	<p>To undertake duties in line with the FCA Certification requirements and comply with the Conduct Rules.</p> <p>As a member of the sales team to actively contribute to the achievement of business objectives and standards for direct mortgage business and borrower retention, and the generation of non-interest income through the sale of general insurance and protection products through the Society's lead referral programmes.</p> <p>To advise upon, and sell, Society mortgage products that meet the identified needs of customers and prospective customers.</p> <p>To meet specified business and personal objectives and sales targets.</p> <p>To at all times actively and positively promote the Society and its products and services.</p> <p>To pro-actively work as part of a team helping to retain existing mortgage customers.</p> <p>To help support the Direct Sales &amp; Customer Retention Manager as required to meet sales targets and develop the direct sales proposition.</p> <p>Provide project support as required from time to time.</p>		

MAIN DUTIES	
	<p>To meet business growth objectives, laid down targets, workflow and service standards for:</p> <ul style="list-style-type: none"> <li>• The promotion and sale of Society products and services.</li> <li>• The introduction of customers to products and services offered in association with 3<sup>rd</sup> party supply partners.</li> </ul>

<b>OPERATIONS:</b>	To contribute to the sales targets for: <ul style="list-style-type: none"> <li>• direct mortgage lending</li> <li>• retention of existing mortgage business</li> <li>• commission earnings for protection and general insurance through lead generation to the Society's chosen 3<sup>rd</sup> party supply partners</li> </ul>
	Ensure CPD by keeping abreast of industry news and involvement in the Society's CPD sessions, and 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.
	To maintain comprehensive and compliant records as per Society, MCOB and MCD requirements and any other regulatory requirements that may apply.
	To develop business relationships with local firms and at every opportunity promote the Society, its products and services to these contacts
	Together with other members of the sales team produce a working plan to achieve the targets and objectives. To generate residential mortgage leads for the Society and its chosen 3 <sup>rd</sup> party supply partner.
	Keep comprehensive records of sales and business development activity, and performance against personal and team targets.
	To provide support and assistance with the promotion of new products and any other promotions aimed at attracting and retaining mortgage business.
	To continually review the quality of applications to ensure that when presented to the CDE, HOM or Mortgage Underwriters, applications are consistent with policy and required standards and accompanied by a reasoned case with appropriate supporting information
	To regularly check on progress of applications in order to ensure that contacts and customers receive the quality of service/response consistent with the Society's service standards, escalating concerns if necessary.
	To resolve problems and improve the quality of service for all customers
	Together with other members of the sales team, produce a business plan to achieve targets and objectives.
	As part of the sales team, represent the Society at meetings/events such as: <ul style="list-style-type: none"> <li>• Mansfield 2020</li> <li>• Regional trade shows</li> </ul>

<b>TRAINING AND DOCUMENTATION</b>	To maintain CeMAP competency and to remain certificated 'Fit and proper' to carry out this role. This also applies to the CeRER competency if the advisor has the relevant qualification.
<b>GENERAL DUTIES:</b>	
<ul style="list-style-type: none"> <li>• To carry out all duties as detailed and in accordance with documented policies and procedures.</li> <li>• 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 procedure.</li> <li>• Maintain CeMAP competency.</li> </ul>	
<ul style="list-style-type: none"> <li>• Maintaining risk awareness within your role, ensuring relevant controls are implemented and are operating effectively.</li> <li>• Reporting of all risk events identified and escalating risk issues which have the potential to breach the Society's appetite for risk / control environment.</li> </ul>	
<ul style="list-style-type: none"> <li>• To prepare and collate management information in accordance with laid down procedures and standards.</li> </ul>	
<ul style="list-style-type: none"> <li>• 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) along with the principles of Treating Customers Fairly.</li> </ul>	
<p>To ensure that regulatory requirements in respect of Anti Money Laundering (AML) and Terrorist Financing are complied with, including:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• Understanding the law and personal obligations and responsibilities under it and the potential legal and regulatory penalties for any breach / non-compliance.</li> <li>• Completion of training as required in order to attain and maintain knowledge and continuing competence in AML systems, controls and procedures.</li> <li>• Reporting knowledge or suspicion of any money laundering or terrorist financing activity promptly in accordance with procedures.</li> </ul>	
<ul style="list-style-type: none"> <li>• 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.</li> </ul>	
This job description will be amended in consultation to reflect changes in or to the job.	
<b>DATE:</b>	<b>AGREED:</b>

## PERSON SPECIFICATION

CRITERIA	ESSENTIAL	DESIRABLE
<b>QUALIFICATIONS</b>	<ul style="list-style-type: none"> <li>• CeMAP qualified.</li> </ul>	<ul style="list-style-type: none"> <li>• CeRER qualified.</li> </ul>
<b>EXPERIENCE</b>	<ul style="list-style-type: none"> <li>• Experience in the mortgage environment.</li> </ul>	<ul style="list-style-type: none"> <li>• Previous experience in a customer facing role delivering “celebrity service”.</li> <li>• Experience in achieving personal objectives/business targets.</li> </ul>
<b>KNOWLEDGE</b>	<ul style="list-style-type: none"> <li>• Awareness of the Regulatory Environment.</li> </ul>	<ul style="list-style-type: none"> <li>• Knowledge of industry requirements in relation to MCOB, MMR and the Certification Regime.</li> </ul>
<b>SKILLS AND ATTRIBUTES</b>	<ul style="list-style-type: none"> <li>• Excellent communication skills.</li> <li>• Good decision maker.</li> <li>• Able to work alone and use initiative.</li> <li>• Excellent organisational skills.</li> <li>• Desire to achieve business targets.</li> <li>• To be able to explain complex information clearly.</li> </ul>	<ul style="list-style-type: none"> <li>• Previous selling experience in either a mortgage or sales environment.</li> </ul>
<b>PERSONAL ATTRIBUTES</b>	<ul style="list-style-type: none"> <li>• Must be a team player.</li> <li>• Willingness and ability to be flexible.</li> </ul>	