

JOB DESCRIPTION

Job Title:	Mortgage Customer Services Support (Administration)	Job Band:	5
Department:	Mortgages	Location:	Mansfield Head Office
Accountable to:	Mortgage Customer Services Manager	Number of Direct Reports:	0
Job Purpose:	To provide an effective customer service for mortgage administration, from application to redemption.		

MAIN DUTIES	
OPERATIONS:	To process mortgage, further advance and transfer of equity applications, including obtaining references, credit searches, valuations and other information and documentation relating to the application.
	To ensure new mortgage applications are keyed onto the Society's system through accurate data entry.
	To process Post offer cases as required, including letters, emails and telephone calls with the borrowers/solicitors to take the case to formal completion. This will include regular chases of the Post Offer pipeline.
	To carry out all mortgage administration tasks from post offer to redemption including direct debits, insurance, redemptions, deeds, tenancies, transfer of equity, life policy administration, interest rate changes, mortgage statements and all mortgage account amendments and adjustments.
	To assist with data retention through scanning and indexing documentation.
	To liaise with other staff, customers and external contacts as and when required.
	To prepare reports for both internal and external parties, MIG providers and general insurance companies.
	To carry out testing of computer software relevant to the department.

	To carry out own word processing as required relevant of the duties in accordance with training and experience
	To access, update and administer the relevant mortgage computer records as required.
GENERAL DUTIES:	
<ul style="list-style-type: none"> • Carry out all duties as detailed and in accordance with documented policies and procedures 	
<ul style="list-style-type: none"> • Maintaining risk awareness within your role, ensuring relevant controls are implemented and are operating effectively, reporting of all risk events identified and escalating risk issues which have the potential to breach the Society's appetite for risk / control environment. 	
<ul style="list-style-type: none"> • Prepare and collate management information in accordance with laid down procedures and standards 	
<ul style="list-style-type: none"> • Ensure all targets/objectives as laid down are achieved. 	
<ul style="list-style-type: none"> • Promote the interests of and ensure adherence to the policies of the Society. 	
<ul style="list-style-type: none"> • To carry out all duties taking into account the FCA's Conduct Risk requirements and principles of Treating Customers Fairly. 	
<ul style="list-style-type: none"> • 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)). 	
<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"> • 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. 	
<ul style="list-style-type: none"> • 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. 	
<p>This job description will be amended in consultation to reflect changes in or to the job.</p>	

DATE:		AGREED:	
--------------	--	----------------	--

PERSON SPECIFICATION

CRITERIA	ESSENTIAL	DESIRABLE
QUALIFICATIONS	<ul style="list-style-type: none"> 5 GCSES/O'LEVELS A-C 	<ul style="list-style-type: none"> ALEVELS/DIPLOMA Level 3 equivalent
EXPERIENCE	<ul style="list-style-type: none"> At least 1 years' experience working in a customer service environment 	<ul style="list-style-type: none"> Experience working in highly regulated environment
KNOWLEDGE		<ul style="list-style-type: none"> Current Mortgage lending legislation
SKILLS AND ATTRIBUTES	<ul style="list-style-type: none"> Organised Ability to work to deadlines Provide excellent customer service Attention to detail 	
PERSONAL ATTRIBUTES	<ul style="list-style-type: none"> Team player Friendly Positive 'can do' attitude 	