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| **Job Role:** | Mortgage Collections Officer  | **Banding:** 4b |
| **Job Family:** | Mortgages |
| **Summary:** | Based at Head Office & accountable to Mortgage Collections Team leader |
| **Purpose:** | **Customer Service** – Provide and promote an excellent standard of customer service across all mortgage administration tasks**Arrears management** – Provide support and find appropriate solutions to meet customer needs |

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| **What I Do:**  | **How I Work:** | **What I Can Do:** |
| **Primary Duties*** Handling of all arrears accounts, maintaining regular contact and providing support where possible
* Exercise a personal mandate in accordance with Company procedures
* Review concession and contract variation requests, providing accurate recommendations
* Carry out the unpaid Direct debit process on a monthly basis
* Produce quarterly arrears statements and 2 month+ arrears letters in line with regulatory requirements
* Handle complaints as they arise in line with Company Policy & Procedures
* Process changes to customer accounts through the system and ensure records are up to date
* Take minutes of monthly arrears meetings and circulate to key stakeholders
* Be a Vulnerable Customer Specialist

**Secondary Duties*** Process mortgage payments and redemptions
* Liaise with internal staff within/outside of the department, customers and external contacts as and when required, by telephone, e-mail and letter.
* Deliver excellent customer service through management of workloads and direct communications with Society customers
* Carry out further duties which support the efficient and effective operation of the Mortgage Customer Services Department function.
* Completing a variety of mortgage administration tasks
* Undertake quality assurance checks of mortgage completions, retention of business completions and scanning
* Participate in system testing, wider Society projects and projects within the Mortgage Customer Services Department.
 | **Organisation:** The ability to organise own workload and work to deadlines. **Customer Focus:** A genuine passion for wanting to help our customers and providing excellent customer service.**Attention to Detail:** Completing work in an accurate manner.**Team Work:** Be a team player and interact with colleagues in a friendly way. **Adaptability and Positivity:** Have positive ‘can do’ attitude and can be adaptable to change and development.**Communication:**Be able to connect to people through clear, friendly and empathic communications. | * Good Verbal and Written Communication Skills.
* At least 1 years’ experience working in a collections/arrears environment
* Experience working in highly regulated environment
* Have 5 GCSES/O’LEVELS A-C and ALEVELS/DIPLOMA Level 3 equivalent
* Cemap qualified (preferred)
* Have good knowledge of Mortgages and Current Mortgage lending legislation
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| **General duties:** * Carry out all duties as detailed and in accordance with documented policies and procedures
* Maintain risk awareness within the 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.
* Prepare and collate management information in accordance with laid down procedures and standards
* Contribute to the wider Society goals through active contribution and supporting colleagues
* Promote the interests of and ensure adherence to the policies of the Society.
* Carry out all duties taking into account the FCA’s Conduct Risk requirements and principles of Treating Customers Fairly and the need to comply with relevant Conduct Rules.
* 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).
* Ensure that regulatory requirements in respect of Anti Money Laundering (AML) and Terrorist Financing are complied with, including:
* Carry 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.
* Understand the law and personal obligations and responsibilities under it and the potential legal and regulatory penalties for any breach / non-compliance.
* Complete training as required in order to attain and maintain knowledge and continuing competence in AML systems, controls and procedures.
* Report 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.
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