

Job Description



Job Title:	Qualified Mortgage Adviser	
Date & Version	August 2024	Version: 1.3
Reports to:	Mortgage Sales Manager	
Direct Reports:	None	
Produced by:	Mortgage Sales Manager	

Job, purpose and scope

To provide professional, expert advice on appropriate and suitable Regulated Mortgage Contracts (RMC) to new and existing customers. Also providing a non-advised level of service to Buy to Let Mortgage customers, as appropriate. Building relationships with customers which will enable their expectations to be exceeded throughout the mortgage process to ensure greater customer retention and deeper customer relationships.

Duties and key responsibilities

Customer Focus:

- Deliver a first-class professional customer service ensuring that customers feel valued and that their interests are at the heart of your activity, providing the best customer outcome in every case.
- To interview existing and potential mortgage customers both face to face, over the telephone or via video call.
- Providing appropriate and suitable advice on a range of regulated mortgage contracts including purchase, re-mortgage, further borrowing and mortgage variations.
- Accurately produce and send out relevant documentation that fully supports the mortgage advice that has been provided to all customers.
- Ensure that all customers reaching the end of their current mortgage product are chased and managed appropriately within relevant timescales.
- To identify and refer appropriate customers to Wren Sterling for protection advice and to an insurance assistant for Buildings and Contents insurance.

Diary Management:

- Effectively manage your diary so that all customers are seen as quickly as possible and maximise time available to provide regulated mortgage advice.

Duties and key responsibilities

Training and Competency Programme:

- Undertake all aspects of the Mortgage Training and Development programme to achieve and maintain personal competence in all areas you are authorised to advise in.
- To maintain ongoing fitness and propriety in your role as a QMA which is subject to the FCA Certification Regime.

Ad-Hoc Duties:

- Pre-qualifying mortgage appointments when business levels dictate and/or when pre-booked mortgage appointments do not progress as expected.
- Contribute to relevant projects as and when required.
- Assist with mortgage broker queries when business levels dictate.

Certification Regime Obligations

This role has been deemed a Certification function as it is required to perform a Significant Harm Function or other regulatory function (“Regulated Activities”) for which the Society is required to certify the role holder with the Regulators as fit and proper.

Conduct Obligations

Conduct Rules

All employees and NEDs are expected to act in accordance with the PRA and FCA Conduct Rules:

- You must act with integrity
- You must act with due skill, care and diligence
- You must be open and co-operative with the FCA, the PRA and other regulators
- You must pay due regard to the interests of customers and treat them fairly
- You must observe proper standards of market conduct
- You must act to deliver good outcomes for retail customers

Financial Crime

All employees and NEDs are expected to:

- Be aware of their personal legal obligations and the legal obligations of the Society in relation to Financial Crime
- Be aware of the Society’s Anti-Money Laundering systems and controls and follow the Society’s procedures
- Be alert for anything suspicious in respect of money laundering or fraud and report any suspicions in line with internal procedures
- Do not discuss any suspicions with anyone outside of the Society and do not ‘tip off’ a customer or prejudice an investigation

Person Specifications

<p>Qualifications and knowledge</p>	<p>Essential:</p> <ul style="list-style-type: none"> • Fully CeMap qualified (or qualified by an appropriate examination to the level of QMA) • Proficient in Microsoft Word, Excel and PowerPoint. <p>Desirable:</p> <ul style="list-style-type: none"> • Mortgage Sales experience of 2 years • Knowledge of the Society’s Responsible Lending Policy, and Mortgage Retention Process • Regulatory Knowledge (Internal Training Provided): • TCF/Conduct Risk • FCA Regulation – MCOBS & Certification Regime/Conduct Rules • Anti-Money Laundering • Data Protection Act • Equality Act / Equal Opportunities • Complaints Procedure • Health and Safety
<p>Experience</p>	<ul style="list-style-type: none"> • Complying with defined rules, procedures and regulation and adhering to these. • Delivering results whilst maintaining regulatory/compliance requirements • Providing suitable advice in a regulated environment
<p>Skills and abilities</p>	<ul style="list-style-type: none"> • Provide a quality, professional and compliant service. • Deliver results whilst meeting regulatory/compliance requirements. • First class organisational and time management skills • Work effectively as part of a team and independently using own initiative. • Accurate and professional verbal and written communication • Effective at building relationships and proven record of repeat business • Ability to work accurately and efficiently in a fast-paced environment
<p>Other requirements</p>	<ul style="list-style-type: none"> • Able to work between 8am to 7pm Monday to Fridays and from 9am to 4pm on a Saturday, worked to a rota. • Able to work from the Society’s Customer Support Centre in Leek, Staffordshire for a minimum of 1 day per week. The remainder of the week will either be working from home or at a Society branch location. • The ability to travel to different branch locations as the role holder will be required to carry out face to face mortgage appointments at any Society location when required. • Ability to contribute to the team’s ideas to consistently improve the customer experience. • tact and diplomacy are required to deal with customers in certain circumstances, paying due regard to any vulnerabilities. • Assessment required on whether ‘borderline’ cases are worth further referral.