

<b>Job Title</b>	<b>Mortgage Advisor</b>
<b>Reporting to</b>	<b>Head of Mortgages (HoM)</b>

#### **Purpose and requirements of the role**

The Mortgage Advisor has responsibility for providing exemplary service and advice to new and existing members throughout the mortgage application process. Working closely with the Branch team in Penrith they will provide mortgage advice on the Society's product range through our subsidiary company Cumbria Mortgage Centre Limited (CMC), which is an appointed representative of Mortgage Advice Bureau Limited (MAB).

The mortgage advisor should have at least two years experience of providing mortgage advice, be a self-starter with excellent relationship management skills, have a passion for providing great service and the flexibility to offer mortgage appointments based on customer needs. The role is primarily branch based and could be performed on a 30 hour a week basis (80% of full-time) or on a full-time basis. The precise hours to be worked are flexible and can be agreed as part of the recruitment process.

#### **Role Specific Duties and Responsibilities**

- Provide high quality, compliant mortgage advice to direct applicants to Penrith Building Society on a tied product basis – either new borrowers or further advances – with products including residential mortgages, buy to let, holiday let and self-build applications.
- Support retention of mortgage borrowers post completion where advice is required as part of this process.
- Provide responses to queries arising in Branch and provide training to the Branch team to help generate leads and build knowledge of our mortgage offering.
- Work closely with the wider mortgage team to ensure the smooth processing of mortgage applications and achievement of our operational SLAs.
- Provide advice through a range of channels including face to face, phone or video calls.
- Provide availability of advice outside of core office hours – to include occasional weekend and evening appointments.
- Maintain excellent product and lending criteria knowledge.
- Maintain compliance with all relevant internal and MAB training requirements to maintain certified advisor status.
- Achieve and maintain 'green' status under MAB QA scheme.
- Keep up to date with regulatory changes and support the mortgage team and wider business with the implementation change activity.
- Work closely with the Head of Mortgages and the mortgage product manager to identify and implement improvements to the direct mortgage offering.

#### **Main duties and responsibilities - General**

- Represent the Society and demonstrate a comprehensive understanding of our products and services.
- Commitment to excellent customer service.
- Operate compliantly within the regulatory framework laid down by the Prudential Regulation Authority (PRA) and the Financial Conduct Authority (FCA).
- Take responsibility for your own development through the 1 to 1, appraisal and personal development process.
- Maintain and develop understanding of the Society's Core systems, supporting and being an advocate for change and efficiency within all teams.

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| <ul style="list-style-type: none"><li>• Ensure good customer outcomes are delivered in line with the requirements of Consumer Duty.</li></ul> |
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<b>Skills, Expertise &amp; Behaviours</b>
<ul style="list-style-type: none"><li>• Fully qualified CEMAP mortgage advisor with minimum two years experience of providing mortgage advice in the UK market.</li><li>• Good knowledge of the UK mortgage market and the regulatory expectations regarding quality of advice and delivery of good customer outcomes.</li><li>• Commitment to high quality service and advice</li><li>• Well organised, self-starter who takes personal responsibility for the quality of output</li><li>• Strong, pro-active communication skills – both verbal and written</li><li>• Good relationship management skills and an entrepreneurial mindset to help drive the development of the business.</li><li>• Role model the Society's values and behaviours.</li><li>• Be a team player and support other areas of the business as and when the need arises.</li></ul>



**It is the intention that this role profile is seen as a guide to the main areas and duties for which the role holder is accountable. However, the role holder's obligations may vary and develop over time. This Role Profile should therefore be seen as a guide and not as a permanent, definitive or exhaustive statement.**