

 PROGRESSIVE BUILDING SOCIETY	Job Description - Staff
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JOB FAMILY:	Mortgage Advice Team
JOB TITLE:	Trainee Mortgage Advisor
REFERENCE #:	Staff
LOCATION:	Head Office - Wellington Place, Belfast
REPORTS TO:	Mortgage Advice Manager
JOB PURPOSE:	To provide quality mortgage advice and carry out a range of mortgage administration duties. To provide strong customer service to new and existing customers, ensuring good customer outcomes.
KEY TASKS:	<u>ROLE SPECIFIC (initially under supervision until deemed Fully Competent)</u> ▶ Work in a team of mortgage advisors to provide mortgage advice to new and existing borrowers; ▶ Apply a sound knowledge of the Society's Lending Policies, procedures and product range; ▶ Adhere to and use the Society's digital booking system for customer appointments ensuring that your diary is appropriately managed to facilitate appointments ▶ Conduct the mortgage interview process remotely using Teams or telephone in adherence with Society procedures and regulatory requirements for a range of mortgage types including new purchases, self-build, re-mortgage, product switch and contract variations ▶ Accurately assess each individual's mortgage needs and circumstances via the fact-finding process, providing the customer with the appropriate advice, documentation and information in accordance with MCOB, money laundering and other Society procedures; ▶ Appraise applications by assessing applicant's identity, by completing credit checks, by assessing the accuracy of applicant's information, and by completing and signing affordability assessments, identifying and recording any risks; ▶ Gather the required mortgage documentation to allow the efficient processing and assessment of applications where required (e.g. application form / fact find / documentation gathered at application); ▶ Ensure the mortgage appears affordable now and at the end of any initial rate for the term of the mortgage contract;

- ▶ Make effective lending decisions and refer any queries as necessary to the Mortgage Advice Manager;
- ▶ Present and justify recommendations made to mortgage applicants for the advice given, providing appropriate letters of recommendation and appropriate mortgage illustrations
- ▶ Ensure accurate and complete information and documentation is gathered and keyed into our mortgage application processing system for all application types;
- ▶ Instruct valuers where appropriate;
- ▶ Refer customers for home insurance quotes and life cover;
- ▶ Communicate effectively with our Mortgage Customers throughout their Mortgage Journey with the Society
- ▶ Undertake various administrative duties including follow up calls to borrowers who have not completed a product transfer and those who have active stages outstanding on their mortgage
- ▶ Communicate decisions to applicants, deal with queries and complaints, and maintain goodwill throughout the application process;
- ▶ Carry out non-regulated/execution only requests such as term changes, repayment type conversion, or BTL applications;
- ▶ Communicate with internal departments, customers and solicitors effectively, accurately and professionally through both verbal and written channels and to keep appropriate records;
- ▶ Comply with Codes of Conduct e.g. MCOB Rules, Fraud Procedures and Guidelines issued by the FCA and the Society;
- ▶ Maintain levels of competency for the role and comply with T&C and training requirements;
- ▶ Provide relevant MI and reports as required by your manager or the Society management team;
- ▶ Liaise with Head Office staff, in particular, Underwriting staff as required.

ROLE GENERIC

- ▶ Contribute to the achievement of the Society's Corporate Plan;

	▶ Participate in the day-to-day activities of the team and work effectively as a team member, ensuring that the highest standards of member service and work output are achieved; ▶ Keep abreast of the latest innovations and developments, relative to your remit; ▶ Ensure compliance at all times with Society, regulatory and statutory requirements; ▶ Help implement new practices, positively responding to change and make suggestions to drive continuous improvement; ▶ Meet performance measures and KPIs set for you and your team; ▶ Communicate in a timely and effective manner with members of your team and other parts of the business; ▶ Adhere to the Society's Treating Members Fairly standards; ▶ Participate in training & development opportunities. <u>GENERAL</u> ▶ Demonstrate the Society's values in behaviours and actions; ▶ Produce the highest standard of work possible in accordance with the Society's Policies, T&C Scheme, Conduct Rules, Codes of Practice and operational procedures; ▶ Comply with Information & Cyber Security controls as relevant to your day to day duties; ▶ Work safely as a member of a team to carry out Health & Safety working practices; ▶ Carry out any other function necessary for the smooth running of the Mortgage Advice Team. All Job Descriptions are subject to review and amendment at any time as dictated by Society needs.
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I acknowledge receipt of this job description

Signed Name:		Date:	
Print Name:			

Issue	Amendment History	Date
01	Initial Release	