**Job Description**

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| **Job Title:** | Mortgage Completions Team Leader | **Job Band:** | 4a |
| **Department:** | Mortgages | **Location:** | Mansfield Head Office |
| **Accountable to:** | Mortgage Customer Services Manager | **Number of Direct Reports:** | 4 |
| **Job Purpose:** | **Supervision**  To effectively supervise the individuals within the mortgage completions team.   * To oversee the Day to day activities within your team ensuring that processes run efficiently and effectively. * To provide training and mentoring through coaching and feedback to communicate expectations for employee performance. * To oversee and monitor the day to day activities within your team ensuring that processes run efficiently and effectively. * To continuously monitor the performance and workload of the team to achieve the Society’s core lending objectives and completions service level agreements * To use initiative and act as a problem solver and subject expert matter in respect of the mortgage completion teams responsibilities, providing solutions when necessary * To deal with Performance Management/disciplinary issues with your line reports as and when they arise.   **Customer Services**  To provide, and encourage the Completions team to provide an excellent standard of customer service at all times. This should include:   * Ensuring that individual workloads are handled and progressed in an efficient manner avoiding any delays in responding to the Society’s customers. * Ensuring that you and your staff are treating customers fairly at all times whilst providing information that is fair, clear and not misleading. * Support the development and implementation of business change to ensure evolution and to meet the Society’s short and long term strategy.   **Support** –Be responsible for ensuring and providing:   * Support to your direct reports addressing any knowledge gaps or training requirements they may have. * To Support the Mortgage Department and provide effective support to both your Line Manager, Underwriting Manager and other departments when required.   **Training & Development** – Instigate and deliver a training plan to ensure that all staff receive sufficient and adequate training to enable them to:   * Carry out their day to day role responsibly and effectively. * Be fully conversant with the areas of lending policy and BSA instructions relating to their role. | | |

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| **MAIN DUTIES** | | | | |
| **OPERATIONS:** | | To proactively manage the Completions pipeline. Ensuring offer conditions are met prior to release and risks are addressed. | | |
| Provide sign off of offer conditions and stage releases in line with mandates | | |
| Ensure regulatory reporting is completed accurately and within required timescales | | |
| To be accountable and responsible for the routine day to day operations of your delegated team and to allocate, monitor and control the duties of the staff to ensure the smooth and efficient process and that applications are dealt with effectively and within the set Service Level Agreement | | |
| To participate in and assist in coordinating system testing, wider Society projects and projects within the Mortgage Customer Services Department. | | |
| To identify improvements to both systems and processes to improve the efficiency of the Completions Team and mortgage department as a whole. | | |
| To manage, support, lead and motivate all staff through regular meetings | | |
| To be proactive and responsible for the day to day staffing arrangements of your delegated team consulting with the Mortgage Customer Services Manager when required | | |
| To provide support to the Mortgage Customer Services Manager and assist with any other duties which may be required. | | |
| To ensure you effectively communicate to all staff in your delegated team to ensure they understand the Society’s aims, objectives, standards and targets and how they, as individuals, help to achieve them. | | |
| To ensure that you, and your staff adhere to the policies, procedures and controls of the Society. | | |
| To take responsibility for and to independently deal with both verbal and written complaints within your team as and when they arise whilst adhering to the complaints procedure. | | |
| To ensure that all Standard Operating procedures for the completions team are reviewed on a regular basis and are kept up to date at all times. | | |
| To build, manage and maintain relationships with colleagues, brokers, internal sales & support functions and professional partners – providing a positive and professional image of the Society at all times. | | |
| **GENERAL DUTIES:** | | | | |
| * Carry out all duties as detailed and in accordance with documented policies and procedures | | | | |
| * 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. | | | | |
| * Prepare and collate management information in accordance with laid down procedures and standards | | | | |
| * Ensure all targets/objectives as laid down are achieved. | | | | |
| * Promote the interests of and ensure adherence to the policies of the Society. | | | | |
| * To carry out all duties taking into account the FCA’s Conduct Risk requirements and principles of Treating Customers Fairly. | | | | |
| * 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). | | | | |
| To ensure that regulatory requirements in respect of Anti Money Laundering (AML) and Terrorist Financing are complied with, including:   * 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. | | | | |
| * 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. | | | | |
| This job description will be amended in consultation to reflect changes in or to the job. | | | | |
| **DATE:** |  | | **AGREED:** |  |

**Person Specification**

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| **CRITERIA** | **ESSENTIAL** | **DESIRABLE** |
| **QUALIFICATIONS** | * 5 GCSES/O’LEVELS A-C | * CeMap Level 3 Qualified * ALEVELS/DIPLOMA Level 3 equivalent |
| **EXPERIENCE** | * 2 Years working in a Mortgage Completions role * 2 Years working in a Mortgage Customer Services role |  |
| **KNOWLEDGE** | * Understanding of the mortgage process. * Current Mortgage Lending legislation. |  |
| **SKILLS AND ATTRIBUTES** | * Be able to manage and prioritise high volumes of work * Organised and adaptable * Ability to work to deadlines * Attention to detail * Self Sufficient |  |
| **PERSONAL ATTRIBUTES** | * Team player * Friendly and approachable * Positive ‘can do’ attitude * Productive * Integrity * Forward Thinking |  |