

JOB DESCRIPTION

Role:	Business Support Officer
Reports to:	Director of Customer Operations
Location:	Head Office – Harpenden
Hours of work:	Full-time, Monday – Friday 37.5 hours per week
Effective date:	04/01/22
Review date:	Jan 2023
Version:	V1

Job Purpose:

To enhance our customers' mortgage experience and the team's operational efficiency, use of IT and first line risk management by delivering change and support to the mortgage team. Areas of focus include efficiencies, management of risk, training of colleagues and timely deployment of system and process changes.

Principal Duties:

- Review current processes and propose (and lead on) changes to improve efficiency and customer experience
- Draft, update and improve operational process documents
- Review and update policy and procedure documents as applicable
- Drive innovation, change and operational efficiency
- Lead on system testing and improving utilisation
- Training and development of existing and new mortgage team members
- Building and embedding a risk & controls based first-line risk and QA monitoring framework. Responsibility for the ongoing first line risk and QA monitoring together with feeding back the outputs to the mortgage team and supporting improvements.
- Manage the business support team
- Producing relevant reports
- Cover for the Head of Mortgage Operations or Underwriting Manager as and when required.
- Any other related duties within reason as directed by the Director of Customer Operations.

Other Responsibilities

- Ensure all activities meet and integrate with organisational requirements for quality management, health and safety, legal stipulations, environmental policies, and general duty of care.
- Protect the culture and standards of the Society in respect of its dealing with colleagues, members, and external relationships.

Regulatory/Statutory Responsibilities:

- Support the Society in ensuring adherence to all appropriate external regulations and legislation e.g., Building Societies Act, PRA Rulebook and FCA Handbook;

- Support the Society in ensuring all governance activities comply with agreed Society policies and procedures (including Risk Management; Fraud; Money Laundering; Data Protection; Information Security; Health & Safety and Business Continuity Management (BCP)) and demonstrating a good understanding, knowledge of the key risks and the duty of care required to abide by them to protect the Society.
- Must at all times comply with the FCA’s Conduct Rules.
- Deal with the PRA/FCA in an open and co-operative way, and disclose to the regulator appropriately anything relating to the Society of which either the PRA/FCA would reasonably expect notice;
- Knowledge and understanding of FCA’s PSD, MCOB, BCOB, TCF and Vulnerable Customer regulations / guidance and its implications to our business;
- Knowledge, understanding and adherence to the regulations relating to anti-money laundering, financial crime and anti-bribery and corruption. Ensure awareness of how to report suspicions to the MLRO, and your duty to avoid ‘tipping off’.
- Ensure that you adhere to all audit and compliance requirements (including closure of recommendations in a timely manner) and Society Policy and Procedure.

Competencies		
Knowledge	Skills	Behaviours
Planning, organisation & efficiency	Attention to detail	Accountability
System and organisational knowledge	Customer focus	Adaptability and Flexibility
Assertiveness and challenge	Problem solving	Continuous improvement
Influence and persuade		Teamwork
Compliance/regulation		Communication skills
		Initiative and pro-activeness

Qualifications, Skills and Experience

Qualifications/Expertise	Skills	Experience
CeMAP is desirable or a willingness to study for the qualification.	Excellent communication, relationship, and negotiation skills.	An understanding of mortgage lending regulation and the mortgage lifecycle.
A working knowledge of mortgage related processing systems.	Accurate recording skills and attention to detail.	Acts with care, diligence, and high ethical standards.
A sound working knowledge of Word, Excel, and Outlook.	Organised individual with the ability to prioritise.	
Excellent levels of numeracy and literacy.	The ability to react positively to change, identify issues and assist in the facilitation of continuous improvement.	
	Can analyse and interpret data.	

Senior Management Functions (PRA rule: SMF, FCA SUP Rule 10C)

Nil

Prescribed responsibilities (PRA Rule: allocation of responsibilities)

Nil

Business Activities:

Nil

Certification Function:

Nil

Policy Responsibility:

Nil

Procedural Responsibility:

As per Procedure ownership