



FLEET MORTGAGES JOB DESCRIPTION

Job Title:	Compliance Manager
Department:	Legal & Compliance
Responsible To:	Chief Legal & Compliance Officer

JOB PURPOSE

To assist the Chief Legal & Compliance Officer with the provision of compliance services within the business to ensure compliance with all legislation and to promote a culture of compliance throughout the business.

DIMENSIONS

- Scope of work covers Fleet Mortgages and its products
- Key customers are Sales, Marketing and Operations
- The job holder must be able to interpret and understand regulations and how they apply to Fleet Mortgages. Breaches in regulations may result in a fine from our regulators
- Deputise for the Chief Legal & Compliance Officer in the role of MLRO and DPO
- The job holder has 1 direct report

KEY OUTPUTS & RESPONSIBILITIES

- Provide guidance to staff on legislative and regulatory developments
- Provide advice and assistance to staff with the development, implementation and maintenance of compliant policies and procedures
- Carry out the assessment of the level of compliance with legislation, regulatory requirements and Codes of Practice
- Identify potential gaps and weaknesses and develop preventative and remedial measures
- Active management of the complaints process ensuring complaints are handled in line with the agreed Complaints Procedure; that appropriate follow-up actions are completed and that data is reported monthly as required
- Assist in the adoption of best practice and procedures within the regulations of the Data Protection Act (DPA) including GDPR and AML/CTF
- Ongoing monitoring of AML and DPA activities within the business and reporting the findings for inclusion in the annual MLRO and DPO Report
- Reply to DPA subject access requests within legislative timescales



- Liaise with the Head of HR to ensure mandatory regulatory training is provided at induction and ongoing as required for all staff as necessary
- Assist in the development, implementation and maintenance of compliance monitoring programs
- Assist with the development, implementation and maintenance of systems and procedures to ensure compliance with the FCA’s principles on Treating Customers Fairly
- Assist in the review of new legislation, regulatory requirements and Codes of Practice and assess the impact of such changes on the business
- Assist in the maintenance and documentation of the Compliance Manual and other relevant manuals as required
- Maintain an up to date library of governance and compliance documentation and assist with the development and maintenance of an annual approval cycle for these documents
- Assist in the preparation of regulatory submissions as required
- Attend market / regulatory seminars and feedback relevant information to the Chief Legal and Compliance Officer
- Undertake ad-hoc projects as required

QUALIFICATIONS & EXPERIENCE

- Proven experience of managing, coaching and developing staff
- Understanding of UK regulatory requirements within the mortgage sector of the financial services industry is essential
- Good experience within the mortgage sector of financial services and practical experience and knowledge of compliance monitoring activities is essential
- Knowledge of the Data Protection, including GDPR and Anti-Money Laundering Regulations is essential
- A good understanding of FCA handbooks and regulatory guides is essential
- Knowledge of the FCA GABRIEL Connect system and any other systems implemented

TECHNICAL COMPETENCES

COMPETENCE	DESCRIPTION
Systems and technology	<ul style="list-style-type: none"> • Use of company systems - DPR • Use of telephony technology
Legislation and regulation	<ul style="list-style-type: none"> • FCA Regulations • POCA • Data Protection/Confidentiality • Health and Safety
Product knowledge	<ul style="list-style-type: none"> • Good technical knowledge of mortgage products and an understanding of lending criteria
Process knowledge	<ul style="list-style-type: none"> • Good operational process knowledge
Industry knowledge	<ul style="list-style-type: none"> • Knowledge of buy-to-let mortgages

PERSONAL COMPETENCES

COMPETENCE	PRACTICES
<p>CUSTOMER FOCUS Knowing who your customers are, keeping the meeting of their needs at the forefront of your mind and taking responsibility for the service delivered to them</p>	<ul style="list-style-type: none"> • Identifies customers real needs beyond those initially expressed • Takes steps to measure customer satisfaction through feedback • Regularly collects feedback from customers on how Fleet Mortgages has satisfied their needs and expectations • Is accountable for the speedy resolution of customer complaints • Ensures process improvement activity is focused on customer needs
<p>COMMUNICATING & INFLUENCING The ability to communicate effectively and to influence others to achieve goals or objectives</p>	<ul style="list-style-type: none"> • Thinks through material in advance and structures in a logical sequence • Considers length and clarity important in written communication • Gives clear presentations to groups • Uses appropriate medium to maximise effect • Sounds people out in advance to check their views and tailors approach accordingly • Uses a range of tactics and or lines of argument to persuade others
<p>PREFERENCE FOR ACTION Grasping issues that require resolution and ensuring that appropriate effective action is taken</p>	<ul style="list-style-type: none"> • Makes timely and effective decisions • Identifies potential barriers and problems and takes action to overcome • Anticipates and prepares for future opportunities • Thinks ahead to identify potential problems and does something about them • Acts quickly and decisively to prevent actions which may have an adverse impact on the customer and business
<p>INFORMATION GATHERING The ability to seek out relevant data from a range of sources and to identify, analyse and interpret situations, issues and problems logically</p>	<ul style="list-style-type: none"> • Asks direct questions of those individuals most familiar with the issue at hand • Probes using a series of questions to get at the facts • Uses unusual sources of information to build up the picture • Goes beyond the obvious people to talk to in getting to the real experts • Develops and uses a wide range of contacts and information sources

COMPETENCE	PRACTICES
<p>ANALYTICAL THINKING The ability to understand and draw conclusions from situations, problems and issues logically and systematically</p>	<ul style="list-style-type: none"> • Adopts a clear and systematic approach to analysing large volumes of information • Weighs up options using available data • Explains things in a clear step by step way • Processes and assimilates large amounts of complex information without getting bogged down • Carries out in depth analysis of complex and diverse information using several different techniques to achieve full understanding of required output • Describes a complex situation in a logical and structured manner • Identifies knock-on effects of events or actions
<p>DECISION MAKING & JUDGEMENT The ability to exercise judgement and make decisions</p>	<ul style="list-style-type: none"> • Reflects on the pros and cons of a number of non-complex options and decides on the most appropriate using the agreed criteria • Is empowered to make day to day decisions affecting the running of the area • Makes decisions which will impact outside own area • Considers the knock-on impact of decisions • Will state any assumptions made • Uses commonly used tools to support decision making process • Decides who needs to be informed of which decisions • Uses a variety of tools to aid decision making
<p>QUALITY & IMPROVEMENT Meeting minimum standards of work output and finding ways to continuously make improvements</p>	<ul style="list-style-type: none"> • Agrees clear improvement targets and monitors progress towards these • Makes an active contribution to continuous improvement activities • Establishes and monitors appropriate measures for processes • Actively encourages others to contribute to business results through continuous improvement activities • Agrees clear improvement targets and holds self and others accountable for achievement



COMPETENCE	PRACTICES
BUSINESS KNOWLEDGE	<ul style="list-style-type: none"> • Demonstrates Fleet Mortgage’s vision, mission and Company values • Knows the departmental business plan and how it fits into the Company business plan • Recognises how decisions made in other parts of the business may impact own area • Understands the critical factors affecting Fleet Mortgage’s market position • Understands basic Company business plans and strategies

Name:	
Signed:	
Date:	