



## FLEET MORTGAGES JOB DESCRIPTION

<b>Job Title:</b>	Credit Risk Specialist
<b>Department:</b>	Credit Risk
<b>Responsible To:</b>	Head of Credit

### JOB PURPOSE

To support the Credit Risk team and in particular the Senior Credit Risk Specialist in protecting the Company from the risk of fraud, and to underwrite exception cases.

To ensure that all the information/intelligence received from our anti-fraud systems such as CIFAS, SIRA and Hunter are investigated and acted upon in a timely manner to protect the company from fraud.

To carryout broker reviews where intelligence has been received or where suspicions have been identified.

To use Lending Mandate appropriately.

### DIMENSIONS

- Reports to the Head of Credit
- Develops and maintains relationships with colleagues
- Department service and quality standards must be achieved

### KEY OUTPUTS & RESPONSIBILITIES

- Assist in maximizing Fleets' Anti-Fraud systems such as CIFAS, SIRA, and Hunter to mitigate potential losses.
- To investigate suspicious alerts identified by our fraud prevention systems.
- Send suspicious documents to be verified (Passport Agency and HMRC.)
- To receive and make telephone calls to/from other fraud specialists.
- Contribute to the establishment of a culture of responsible lending in line with Fleets' credit risk appetite and strategic objectives.
- Develop and maintain co-operative relationships between all internal stakeholders and investigate all referrals in a professional manner. (Underwriting and Sales)
- Exercise personal lending discretion when assessing exceptions.



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- Carrying out Broker reviews, liaising with sales before removal of a firm.
- To assist in preparing Management Reports, ensuring they are prepared in time for Exco or Credit Committee meetings.
- Design and deliver fraud training courses to internal staff.
- Investigate SARS raised by valuer panel manager or internal staff.
- Investigate referrals from Sales Support in respect of Broker boarding.
- Investigate intelligence from our Networks and from other organisations.
- Assist Head of Credit in preparing project papers to expand Lending proposition as and when required.

### **QUALIFICATIONS & EXPERIENCE**

- Experience of working within a fraud/financial crime team or compliance team.
- Experience of using fraud detection and reporting systems, such as CIFAS and SIRA.
- Experience of working within the mortgage industry, preferably with at least 5 years underwriting experience and having previously held a mandate.
- Proven ability to exercise good commercial and professional judgment.
- Good communication skills both written and verbal.
- Good attention to detail.
- Adaptive to ongoing change.
- PC literate with a knowledge of Microsoft Office products.
- Enthusiastic, flexible, and keen to learn and develop a career.

### **TECHNICAL COMPETENCES**

<b>COMPETENCE</b>	<b>DESCRIPTION</b>
<b>Systems and technology</b>	<ul style="list-style-type: none"><li>• Develop the use of proprietary systems – DPR.</li><li>• Competent user of the internet and web technology.</li><li>• Competent user of the CIFAS, SIRA system.</li></ul>
<b>Legislation and regulation</b>	<ul style="list-style-type: none"><li>• Knowledge of Fraud Prevention, Money Laundering and The Proceeds of Crime Act 2002.</li><li>• Data Protection/Confidentiality.</li><li>• Health and Safety.</li></ul>
<b>Product knowledge</b>	<ul style="list-style-type: none"><li>• Technical knowledge of mortgage products and an understanding of lending criteria.</li></ul>
<b>Process knowledge</b>	<ul style="list-style-type: none"><li>• Knowledge and understanding of what's involved in originating a mortgage.</li></ul>
<b>Industry knowledge</b>	<ul style="list-style-type: none"><li>• Knowledge of buy-to-let mortgages and private rental sector.</li></ul>

COMPETENCE	PRACTICES
<p><b>CUSTOMER FOCUS</b> 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"> <li>• Pleasant and patient to colleagues at all times.</li> <li>• Understands the importance of the customer.</li> <li>• Takes personal responsibility for ensuring customer problems are resolved.</li> </ul>
<p><b>PLANNING &amp; ORGANISING</b> The ability to develop clear and logical step-by-step plans which set out what needs to happen, when, how and by whom</p>	<ul style="list-style-type: none"> <li>• Be proactive in planning work in advance.</li> <li>• Schedules day's activities and uses time effectively.</li> <li>• Plans how to deal with peaks and troughs in workload during the day/week.</li> <li>• Gets on with useful work when things are quiet.</li> <li>• Puts together plans which take a number of factors into consideration and which deliver the desired result.</li> <li>• Can keep track of and manage several tasks simultaneously.</li> </ul>
<p><b>CHANGE ORIENTATION</b> The willingness and ability to respond to, support and initiate change in a positive manner</p>	<ul style="list-style-type: none"> <li>• Accepts new or different types of work in a positive manner.</li> <li>• Attempts to vary style to suit new situations.</li> <li>• Works enthusiastically to adopt new initiatives.</li> <li>• Looks for new ideas and ways to improve performance.</li> </ul>
<p><b>COMMUNICATING &amp; INFLUENCING</b> The ability to communicate effectively and to influence others to achieve goals or objectives</p>	<ul style="list-style-type: none"> <li>• Speaks and writes clearly, concisely and to the point.</li> <li>• Considers needs and level of audience in communication.</li> <li>• Listens effectively.</li> <li>• Communicates enthusiastically.</li> <li>• Sounds people out in advance to check their views and tailors approach accordingly.</li> </ul>
<p><b>ACHIEVEMENT DRIVE</b> The drive and determination to achieve high standards of excellent and ever improving customer service</p>	<ul style="list-style-type: none"> <li>• Maintain a high standard of work despite a challenging environment.</li> <li>• Works to goals/targets set by others and self.</li> <li>• Takes pride in the quality of work produced.</li> <li>• Seeks and responds to feedback on performance.</li> <li>• Approaches challenges with energy, enthusiasm, and determination.</li> </ul>
<p><b>TEAMWORK</b> Displaying the ability to contribute co-operatively and successfully in a customer focused Company</p>	<ul style="list-style-type: none"> <li>• Do whatever it takes to help the team achieve their wider objective.</li> <li>• Works co-operatively with others to complete tasks.</li> <li>• Listens to what team and colleagues have to say.</li> <li>• Communicates effectively with team and colleagues.</li> <li>• Behaves in a way that builds trust.</li> <li>• Proactively identifies and uses the skills and expertise of others to add value to overall results.</li> <li>• Takes a flexible approach when working within a team and is willing to change roles when asked.</li> </ul>



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COMPETENCE	PRACTICES
<b>QUALITY &amp; IMPROVEMENT</b> Meeting minimum standards of work output and finding way to continuously make improvements	<ul style="list-style-type: none"><li>• Maintain a high standard at all times.</li><li>• Does what is needed to deliver job outputs.</li><li>• Takes pride in getting the job done well.</li><li>• Understands personal contribution expected and its links to Company objectives.</li><li>• Brings opportunities for continuous improvement to the attention of others.</li><li>• Makes an active contribution to continuous improvement activities.</li></ul>
<b>PROFESSIONALISM &amp; BUSINESS INTEGRITY</b> The ability and willingness to align behaviours with the objectives, mission and values of the Company and to act in ways that represents the most positive image of the Company	<ul style="list-style-type: none"><li>• Maintains confidentiality as appropriate.</li><li>• Implements company decisions.</li><li>• Dresses appropriately to maximise positive impact on customers.</li><li>• Recognises and processes positively constructive feedback.</li><li>• Actively supports the company objectives, mission and values.</li><li>• Actively supports the Credit Risk teams' objectives.</li><li>• Positively supports decisions which help the company in achieving its objectives.</li><li>• Focuses energy on achieving business objectives.</li><li>• Talks positively about the business to colleagues and customers.</li><li>• Co-operates with others to achieve organisational objectives.</li></ul>

<b>Name:</b>	
<b>Signed:</b>	
<b>Date:</b>	