



## FLEET MORTGAGES JOB DESCRIPTION

<b>Job Title:</b>	Mortgage Services Consultant
<b>Department:</b>	Operations
<b>Responsible To:</b>	Team Leader (Mortgage Services)

### JOB PURPOSE

To provide a professional, efficient, courteous service to all customers and third parties. Deal with all aspects of administration procedures relating to existing loans including queries both by telephone and in writing and handle all processes with accuracy and within agreed timescales. Act in a compliant manner at all times in line with regulatory guidelines.

### DIMENSIONS

- Reports to Team Leader (Mortgage Services).
- Develops and maintains relationships with internal contacts and departments.
- Department service and quality standards must be achieved.

### KEY OUTPUTS & RESPONSIBILITIES

- Work to agreed objectives, service standards and deliverables.
- Ensure relevant documentation and information received is checked for adherence to policy and criteria.
- Deal with queries and enquiries effectively, accurately, and professionally, delivering excellent customer service.
- Provide a prompt reply to all written correspondence.
- Develop positive working relationships with colleagues.
- Adhere to internal/external compliance, credit review and audit requirements.
- Apply all aspects of the desired consumer outcomes of Treating the Customer Fairly (TCF).
- Use initiative to resolve queries outside own area of expertise.
- Train and mentor new team members.
- Take responsibility for your own learning and development.
- All other associated duties and responsibilities and carry out any tasks as required by management.

### QUALIFICATIONS & EXPERIENCE

- Proactive, flexible and willing to take on new aspects of the role as the Company evolves and also help out other teams.
- Excellent communication skills, both written and verbal.
- PC literate with a good knowledge of Microsoft Office products including Word, Excel and Outlook.



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- Previous experience of the following would be an advantage but is not essential:
  - Mortgage administration or other administration work.
  - Customer service.
  - Arrears' collection.
  - Mortgage securities / title experience.
- CeMAP or a willingness to study.

## TECHNICAL COMPETENCES

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

## PERSONAL COMPETENCES

COMPETENCE	PRACTICES
<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	<ul style="list-style-type: none"> <li>• Pleasant and patient to customers at all times</li> <li>• Acts promptly to resolve customer problems</li> <li>• Regularly asks customers about their needs and expectations</li> <li>• Understands the importance of the customer</li> <li>• Regularly gives information to customers to help set expectations of what can be delivered</li> <li>• Tries to get others to see things from the customers perspective</li> <li>• Takes personal responsibility for ensuring customer problems are resolved</li> </ul>
<b>COMMUNICATING &amp; INFLUENCING</b> The ability to communicate effectively and to influence others to achieve goals or objectives	<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 and leaves customer feeling good about the interaction</li> <li>• Sounds people out in advance to check their views and tailors approach accordingly</li> </ul>



COMPETENCE	PRACTICES
<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>• Gets the job done to the maximum standard achievable</li> <li>• Works to goals/targets set by others and self</li> <li>• Takes pride in getting the job done</li> <li>• Seeks and responds to feedback on performance</li> <li>• Approaches challenges with energy, enthusiasm, determination and oomph.</li> <li>• Puts in extra effort to deliver good quality work</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>• 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>
<p><b>QUALITY &amp; IMPROVEMENT</b> Meeting minimum standards of work output and finding way to continuously make improvements</p>	<ul style="list-style-type: none"> <li>• Gets the work done to a required standard</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>
<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>PROFESSIONALISM &amp; BUSINESS INTEGRITY</b> The ability and willingness to align behaviour with the objectives, mission and values of the Company and to act in ways that represents the most positive image of the Company</p>	<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>• 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>



**FLEET**  
MORTGAGES

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