



FLEET MORTGAGES JOB DESCRIPTION

Job Title:	Operations Support Specialist
Department:	Operations
Responsible To:	Operations Manager

JOB PURPOSE

To provide support across all operational areas, in line with the business requirements at any given time. This is to include (but is not limited to) pre- and post-offer underwriting, the servicing of completed mortgage accounts and operational system support. This is a very varied role which requires a keen eye for detail, the ability to work autonomously and the ability to change focus regularly.

DIMENSIONS

- Reports to the Operations Manager
- The job holder is required to hold a lending mandate
- No direct reports

KEY OUTPUTS & RESPONSIBILITIES

- Fully trained and mandated to underwrite new business applications in line with policies and procedures,
- Fully trained and mandated to underwrite post-offer cases up to the point of completion,
- Fully trained to support Mortgage Servicing in the servicing of completed cases,
- Provide support to the product development lifecycle, including product testing prior to launch,
- Provide testing resource as the business requires, testing system updates and releases (User Acceptance Testing),
- Internal relationships developed and maintained with all Fleet functions,
- Understand the intermediaries 'business', external market place and competitor group and benchmark for effectiveness,
- Take full responsibility for regularly updating own knowledge on company products, processes and procedures in order to provide the best information at all times,
- Manage and control operational procedures and process documentation in conjunction with departmental managers,
- Undertake process reviews, producing process maps and proposals for improvement,
- Undertake reviews, updates and communication of procedural and policy changes within the Operations teams,



- Liaise with IT, Finance, Risk and Compliance to establish changes and ensure effective communication and implementation in the Operations teams,
- Effectively manage communication of policy and criteria changes across the Operations teams,
- Assist Managers with developing and training delivery within specialist areas of knowledge,
- Assist with managing Operations 3rd party supplier relationships and external visits requiring operations support,
- Develop, manage and influence relationships with key stakeholders to gain professional respect and credibility,
- Provide support to areas of the Operations department as required by the line manager,
- Ensure departmental adherence to internal and external compliance, credit review and audit requirements,
- Understand the external marketplace and competitor group benchmarking operational effectiveness,
- Evaluation and challenge operational performance and business practices against industry best practice and make appropriate recommendations for change.

QUALIFICATIONS & EXPERIENCE

- Previous underwriting experience (mandate holder),
- Previous systems testing experience (UAT),
- Technical knowledge gained within both pre and post completion mortgage operations,
- Proven negotiating and influencing skills gained within a financial services environment,
- Working knowledge of operational practices and best practice methodologies,
- Extensive technical knowledge of pre and post completion mortgage operations,
- Excellent communication skills, both written and verbal, is essential,
- Ability to communicate effectively at all levels,
- Proven ability to exercise good commercial and professional judgement,
- External business awareness including a knowledge of the UK Lending and/or Financial Services market,
- Ability to manage own time and work autonomously,
- Holds relevant professional qualification.



TECHNICAL COMPETENCES

COMPETENCE	DESCRIPTION
Systems and technology	<ul style="list-style-type: none"> • Use of company systems - DPR • Use of telephony technology • Knowledge of User Acceptance Testing
Legislation and regulation	<ul style="list-style-type: none"> • FCA Regulations • 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"> • Broad knowledge of processes across all products
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

COMPETENCE	PRACTICES
<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>TEAMWORK Displaying the ability to contribute co-operatively and successfully in a customer focused Company</p>	<ul style="list-style-type: none"> • Helps others when asked • Contributes to establishment of common understanding of team goals • Encourages a spirit of teamwork across functional boundaries
<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



COMPETENCE	PRACTICES
<p>BUSINESS KNOWLEDGE Having a sound grasp of the Company's plans and culture, the factors relevant to own role and the interaction between own role and others' within the Company and outside</p>	<ul style="list-style-type: none"> • Demonstrates Fleet Mortgage's vision, mission and Company values • Knows the divisional business plan and how it fits into the Company business plan • Understands the critical factors affecting Fleet Mortgage's market position • Understands basic Company business plans and strategies
<p>STRATEGIC THINKING The ability to look broadly and see the whole process/picture and see beyond the obvious</p>	<ul style="list-style-type: none"> • Applies past experience to clarify potential implications of current situations • Pulls together ideas, issues and observations and provides clarity in a complex situation • Recognises/identifies the broader implications and identifies all that should be done • Maintains an overview of complicated situations rather than getting bogged down in detail • Adapts frameworks and solutions used elsewhere and applies judgement to enable their use in your business area
<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

Name:	
Signed:	
Date:	