

Direct Mortgage Sales Team Leader (Senior Mortgage Adviser)

Hinckley & Rugby Building Society are looking for someone experienced in mortgage advice and team leadership to become their new Direct Mortgage Sales Team Leader (Senior Mortgage Adviser).

This role would be performed on a hybrid basis. When you are not working from home, you will be in our vibrant, open plan office working alongside a diverse mix of highly experienced individuals. We believe that investing in our people and their future is key to our success. As such, you'll receive a comprehensive induction process, extensive on-the-job training, and ongoing support from management to ensure that you succeed in your role. This is an exciting opportunity to demonstrate your existing advisory and supervisory skills and knowledge to an open-minded lender who will work with you to continue enhancing your skill and expertise. Hinckley & Rugby Building Society has been a successful financial institution for over 150 years. Based in the East and West Midlands, we provide residential and buy-to-let mortgages across England and Wales.

This is a full-time role with a starting salary of up to £30,000 and an extensive benefits package. Core full-time hours of work will be 35 hours and 25 minutes per week Monday to Friday between 8am and 6pm. Saturdays may be required as requested by management and are payable at an overtime rate.

The Role:

As Hinckley & Rugby's Direct Mortgage Sales Team Leader, your role will be to supervise the general running of the business-to-consumer Direct Sales Team, assuming responsibility for the two In-House Mortgage Advisors ensuring they perform their key duties competently, compliantly and to the highest customer service standards, to meet specific sales targets.

On a day-to-day basis, you will be finding and providing solutions to general lending queries raised by the team with a requirement to proactively assist with borrowing enquiries, including Decisions in Principle and mortgage advice, during times of high demand or reduced capacity.

As a Direct Mortgage Sales Team Leader (Senior Mortgage Adviser), your responsibilities will include but not be limited to:

- Overseeing the Decisions in Principle conducted with potential borrowers and leading the team to proactively prospect and arrange meetings thereafter with a view to converting each DIP to advice to application.
- Ensuring the effective completion of fact finding and the provision of compliant, specialist advice and/or recommendations on product suitability, ensuring that the product is appropriate to the needs and circumstances of the customer.
- Supervising the effective completion of non-advised Buy to Let enquiries.
- Servicing existing customers' additional borrowing, porting and contract variation enquiries.
- Referring and presenting good quality lending opportunities falling outside of standard lending policies for consideration.
- Setting individual and team objectives and KPIs for reporting staff annually, ensuring progress against by following Hinckley & Rugby's performance management framework.
- Considering the Society's B2C mortgage products and services and raise any observed trends suggesting ways to improve the support and service we offer.

Essential requirements to be considered for this position include:

- Certificate in Mortgage Advice & Practice (CeMAP).
- Proven track record of providing compliant mortgage advice as a certificated mortgage advisor (minimum 2 years).
- B2C mortgage sales experience with demonstrable experience of hitting/overseeing sales targets.
- Excellent knowledge of mortgage legislation and regulation (MCOB).
- Experience of supervising staff and daily team operations, preferably in the context of a regulated environment.
- Strong knowledge of the B2C mortgage industry.
- A strong focus on customer service, specifically processes that encourage positive consumer outcomes.
- GCSE Maths and English grade C and above (or equivalent)
- Possess excellent communication skills.
- The willingness to undergo a credit reference search and DBS check (our employees must have impeccable standards of personal finance).

Benefits of working for Hinckley & Rugby Building Society:

- Hybrid working policy (combination of office and working from home)
- Minimum of 23 days annual leave, with bank holidays in addition (increased with length of service and pro rata for part time employees).
- Annual discretionary bonus based on performance.
- Opportunity to buy three days additional holiday (pro rata for part time employees).
- Additional day off in your birthday month.
- Enhanced maternity, paternity and adoption leave package.
- Competitive contributory pension scheme.
- Four times basic salary life cover.
- Opportunity to join Benenden Healthcare (upon six months service).
- Permanent Health Insurance (upon six months service).
- Access to the Employee Assistance Programme.
- Access to the Society's Mental Health First Aiders.
- Three days paid leave to work in the community or as a volunteer.
- Eyecare voucher scheme.
- Loyalty bonuses for length of service.
- Reward and recognition schemes.

If you wish to apply for the role, please complete the employment application found on our website in the careers section and email this to hr@hrbs.co.uk.

COVID-19

Our offices have all the necessary precautions and risk assessments in place, together with the required PPE, to ensure that they are COVID-safe environments.