

Job Profile

Job Title: **Loan Underwriter**
Company: **UK Credit Ltd**
Location: **Norwich**
Reports to: **Completions Team Leader**



Main Purpose of Job

Working as an integral member of a dedicated team responsible for the pre-qualification and underwriting of customer guarantor loan applications.

Management and co-ordination of an individual case from receipt of application through to conclusion.

Delivering an exceptional standard of customer service whilst using sound analytical skills to assess each customer's individual circumstance and situation to assure their suitability.

Primary Responsibilities

- Assess & verify the application from information provided by the applicant, guarantor & third parties
 - Liaise with the customer / guarantor to request additional information / documentation as necessary
 - Cross referencing the customer documentation provided by the customer and ensuring it is in-line with what has been disclosed on the application
 - Completion of recommendation or decline documentation, including in depth justification of decision
 - Complete a detailed income & expenditure analysis to demonstrate affordability
 - Gaining case reviews to confirm information gained and decision made – where necessary, referring back to the customer / guarantor where additional information is needed
 - Using skills and knowledge to ask open questions and where necessary, challenge information gained, to assure quality of the case
 - Undertaking security checks using various in house and external database search tools
 - Offering additional information and solutions to the customer where the original product will not be suitable
 - Confirmation of all information provided with complete accuracy and focus on detail – transferring information onto the system
 - Acting with sensitivity and recognition of customers / guarantors in potentially vulnerable positions – mindful of the longevity of the required loan solution
 - Processing pay outs
 - Liaising with current customers who require additional lending, undertaking associated checks to assure affordability of desired amount
 - Maintaining absolute consistency and adherence to strict regulatory guidelines (FCA / TCF)
 - Managing multiple cases simultaneously, effectively prioritising workload in line with customer / company objectives
 - Working with absolute professionalism and recognition of the level of responsibility the job role requires
 - Working towards quality and output objectives, both individually and as part of the wider team ethic
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Key Competencies		
Personal Qualities	Customer Focus	<ul style="list-style-type: none"> • Create a positive customer experience • Understanding of our customers wants and needs; address and exceed expectation • Understand the importance and demonstrate the ability to deliver exceptional customer service at all times
	Ethical	<ul style="list-style-type: none"> • Achieve the right outcome for our customers • Always do the right thing by your colleagues and our customers • Take responsibility • Use integrity and be honest and open at all times
	Professional	<ul style="list-style-type: none"> • Pay attention to the Company principles & values and follow them • Take work seriously, speak up if you have questions, ideas or concerns • Treat customers, colleagues and partners the way you would hope to be treated, in a pleasant and polite manner
	Consistent Performer	<ul style="list-style-type: none"> • Achieve key objectives in line with business objectives • Consistently work to a high standard • Emphasis on quality
	Commitment	<ul style="list-style-type: none"> • Show dedication, enthusiasm, inspiration and pride in your work • Effective engagement – feeling positive about doing a good job • Willingness to undertake continual training and coaching
	Driven	<ul style="list-style-type: none"> • Remain focused on the bigger picture as well as the smaller details • Find ways to succeed by finding solutions to problems • Have the extra energy required to make another effort or try a different approach
Skills	Organisational	<ul style="list-style-type: none"> • Outline your day, week and monthly schedule in order of priority • Effectively plan daily workload to ensure objectives are met and exceeded • Methodical approach and attention to detail
	Effective Questioning & Listening	<ul style="list-style-type: none"> • Listening sincerely and without agenda • Ask clarifying questions when the customer says something vague or that requires elaboration • Listen for underlying meanings, clues and respond accordingly • Ensure the customer understands our product and service
	Strong Communication	<ul style="list-style-type: none"> • Excellent written and verbal communication skills • Effective rapport building & connecting with the customer • Positively influencing
	Bridging the Gap	<ul style="list-style-type: none"> • Effectively identify and handle underlying customer concerns • Identify and react to customers challenging queries in a positive manner and take a proactive approach in resolving issues or concerns
	Decision Making	<ul style="list-style-type: none"> • Make clear, reasoned and informed decisions at all times
	Analysing	<ul style="list-style-type: none"> • Ability to assess a case on its own merit and spot the anomaly
Knowledge	Customer	<ul style="list-style-type: none"> • Understanding of customer demographics
	Product	<ul style="list-style-type: none"> • Sound knowledge of our product
	Compliance & Risk	<ul style="list-style-type: none"> • Clear understanding of the FCA and associated regulations • Clear understanding of DPA, TCF, fraud prevention and complaint handling
	Market	<ul style="list-style-type: none"> • Knowledge of the whole of the loan market and our competitors
	System	<ul style="list-style-type: none"> • Sound understanding and confident handling of computer / software / communication systems

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Specific Accountabilities		
Delivery	KPI / Metrics	Explanation
Financial Returns	To be set on a monthly basis	All KPI's and Performance metrics for the upcoming month will be explained to you by your Manager
Commercial Success	UK Credit Ltd Profitability	To positively contribute to the profitability and success of UK Credit
Operational Effectiveness	Case Management	To Manage your float of cases in a professional and timely manner in line with the requirements detailed above
Corporate Governance	Adhering to stipulated policies and procedures	There are a number of stipulated policies and procedures that must be followed to ensure adherence to compliance requirements. Training will be provided to all job holders

Know How	
Educational Qualifications	Hold a good standard of secondary education with at least C-grades in Maths and English together with higher levels of education i.e. CEMAP or A Levels
Job Training / Experience	Previous experience in other underwriting / assessment role is desirable but not essential Previous experience of working towards achieving objectives is highly desirable

Salary, working hours & benefits	
Salary	£20,000 to £26,000 basic (depending on experience) Company profit related bonus scheme
Working Hours	40 Hours On a shift basis you will cover the core business hours of 08:00 to 20:00 Monday to Friday. 1 Saturday every month to be worked, paid at time and a half (these hours may be flexed dependent upon business needs and priorities)
Holiday	21 days + bank holidays, increasing incrementally by 1 day per year (max 25 days)
Benefits	Pension contribution (5%) Private Healthcare Death in Service 4 x salary