

## 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 unsecured loan applications.

Management and processing 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 circumstances and situation to assure their suitability.

### Primary Responsibilities

- Receiving 'hot-key' customers from introducing brokers / third parties, providing features and benefits of the product together with costs and processing requirements of the loan application,
- Assess & verify the application from information provided by the customer & obtained via third parties, including land registry, credit reference and fraud prevention agencies,
- Liaise with the customer to request additional information / documentation as necessary,
- Cross referencing documentation provided by the customer and ensuring it is in-line with what has been disclosed on the application,
- Complete a detailed income & expenditure analysis with the customer to demonstrate affordability,
- Using skills and knowledge to ask open questions and where necessary, challenge information gained, to assure quality of the case,
- Undertake security checks using various in house and external database search tools,
- Confirmation of all information provided with complete accuracy and focus on detail – transferring information on to the company operating system,
- Acting with sensitivity and recognition of customers in potentially vulnerable positions – mindful of the longevity of the required loan solution,
- Maintaining absolute consistency and adherence to strict regulatory guidelines (FCA / TCF / ICO),
- Managing multiple cases simultaneously, effectively prioritising workload in line with customer / company objectives,
- Completion of recommendation to lend or reasons for decline, including detailed justification of decision,
- 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"> <li>• Create a positive customer experience,</li> <li>• Understanding of our customers wants and needs,</li> <li>• Deliver exceptional customer service at all times.</li> </ul>
	Ethical	<ul style="list-style-type: none"> <li>• Achieve the right outcome for our customers,</li> <li>• Always do the right thing by your colleagues and our customers,</li> <li>• Take responsibility,</li> <li>• Use integrity and be honest and open at all times.</li> </ul>
	Professional	<ul style="list-style-type: none"> <li>• Pay attention to Company principles &amp; values and follow them,</li> <li>• Speak up if you have questions, ideas or concerns,</li> <li>• Treat customers, colleagues and partners the way you would hope to be treated, in a pleasant and polite manner.</li> </ul>
	Consistent Performer	<ul style="list-style-type: none"> <li>• Achieve key objectives in line with business objectives,</li> <li>• Consistently work to a high standard,</li> <li>• Emphasis on quality.</li> </ul>
	Commitment	<ul style="list-style-type: none"> <li>• Show dedication, enthusiasm, inspiration and pride in your work,</li> <li>• Effective engagement – feeling positive about doing a good job,</li> <li>• Willingness to undertake continual training and coaching.</li> </ul>
	Driven	<ul style="list-style-type: none"> <li>• Remain focused on the bigger picture as well as the smaller details,</li> <li>• Find ways to succeed by finding solutions to problems,</li> <li>• Have the energy required to make another effort or try a different approach.</li> </ul>
Skills	Organisational	<ul style="list-style-type: none"> <li>• Outline your day, week and monthly schedule in order of priority,</li> <li>• Effectively plan daily workload to ensure objectives are met,</li> <li>• Methodical approach and attention to detail.</li> </ul>
	Effective Questioning & Listening	<ul style="list-style-type: none"> <li>• Listening sincerely and without agenda,</li> <li>• Ask clarifying questions when the customer says something vague,</li> <li>• Listen for underlying meanings, clues and respond accordingly,</li> <li>• Ensure the customer understands our product and service.</li> </ul>
	Strong Communication	<ul style="list-style-type: none"> <li>• Excellent written and verbal communication skills,</li> <li>• Effective rapport building &amp; connecting with the customer,</li> <li>• Positively influencing,</li> </ul>
	Bridging the Gap	<ul style="list-style-type: none"> <li>• Effectively identify and handle underlying customer concerns,</li> <li>• Identify and react to customers challenging queries in a positive manner and take a proactive approach in resolving issues or concerns.</li> </ul>
	Decision Making	<ul style="list-style-type: none"> <li>• Make clear, reasoned and informed decisions at all times.</li> </ul>
	Analysing	<ul style="list-style-type: none"> <li>• Ability to assess a case on its own merit and spot the anomaly.</li> </ul>
Knowledge	Customer	<ul style="list-style-type: none"> <li>• Understanding of customer demographics.</li> </ul>
	Product	<ul style="list-style-type: none"> <li>• Sound knowledge of our product.</li> </ul>
	Compliance & Risk	<ul style="list-style-type: none"> <li>• Clear understanding of the FCA and associated regulations,</li> <li>• Clear understanding of DPA, TCF, fraud prevention and complaint handling.</li> </ul>
	Market	<ul style="list-style-type: none"> <li>• Knowledge of the loan market and our competitors.</li> </ul>
	System	<ul style="list-style-type: none"> <li>• Sound understanding and confident handling of computer / software / communication systems.</li> </ul>

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<b>Specific Accountabilities</b>		
<b>Delivery</b>	<b>KPI / Metrics</b>	<b>Explanation</b>
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
<b>Know How</b>		
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	Experience in other underwriting / assessment role is desirable but not essential. Previous experience of working towards achieving objectives is highly desirable.	
<b>Salary, working hours &amp; benefits</b>		
Salary	£22,000 to £27,500 basic (depending on experience). Company profit related bonus scheme.	
Working Hours	40 Hours per week. On a shift basis you will cover the core business hours of 08:00 to 20:00 Mon to Fri. 1 x Saturday every calendar month to be worked, paid at time and a half or taken as time off in lieu. The above hours may be flexed dependent upon business needs and priorities.	
Holiday	25 days annual leave + bank holidays. Increasing incrementally by 1 day per 5 years served (max 30 days annual leave). Ability to buy holiday and sell holiday (subject to terms).	
Benefits	Pension contribution by Company (8%). Private Medical Healthcare. Death in Service 4 x salary.	