

Role Profile

Role Title: Quality Assurance Associate

Department: New Business

Purpose of Role:

To deliver first line monitoring for the FHL new business department, ensuring key day to day operations are carried out in line with FHL's Policies and Procedures, highlighting any emerging risks in order for proactive management to be taken. Quality, accuracy and high levels of performance are essential to achieve Company objectives to originate mortgages in line with our risk and operational standards where we are acknowledged externally for our standards of operational excellence.

To support the NB Training programme

Purpose of Role:

To undertake operational quality monitoring and first line defence activities and UAT testing capabilities within the department, including:

- Provide an independent support and monitoring service to improve standards and ensure that members of the department continue to develop, remain competent in their role and work within the required departmental and regulatory parameters
- Assessing that FHL Policies and Procedures are being adhered to and implemented correctly by the team by completing quality assessments on new business processing, underwriting and completion activities based on process, systems and call monitoring
- Maintain an accurate record of all sampling activities, providing sampling feedback to line managers in a concise and prescribed format to facilitate the line manager's one to one discussions with their team members
- Report any breaches in procedures and policy to the FHL senior operational management team.
- Assist with the MI and reporting of the sampling undertaken for the department.
- To assist in development and maintenance of a sampling and monitoring framework within the department
- Identify and share best practice across the department
- Monitor the TCF principles within the department across service, products and the lending policy
- To provide business support activities where required
- To provide support to the FHL senior operational management team as and when required

Key Accountabilities:

Quality Monitoring/ First Line defence:

- To provide Senior Management with the support necessary to eliminate or mitigate risk in case of a failure in our process and policy
- Utilise regulatory knowledge and available MI to undertake a programme of timely and accurate quality monitoring
- Develop and contribute to the FHL operational quality assurance
- Carry out quality monitoring activities as defined in the operational procedures
- Ensure recommendations made by external auditors or any appropriate regulators are implemented where appropriate
- Undertake ad-hoc tasks for, and on behalf of, the FHL Senior Operational Management when required
- Maintain an awareness of regulatory responsibilities particularly Treating Customers Fairly (TCF), Anti-Money Laundering (AML) and Data Protection Act (DPA)



Business Support:

- Respond to ad-hoc monitoring and audit enquiries from the business in order to support operational activities
- Support business projects by providing quality assurance guidance
- Support Management in ensuring that the department's regulatory training modules are reviewed and completed as appropriate. Ensure that staff training materials and CPD logs remain up to date and compliant

Team/Self:

- Take responsibility for own projects and tasks
- Take responsibility for own personal development
- Support the mentoring and coaching of team members as appropriate
- Support the New Business training schedule

Essential Skills/Qualifications:

- 1-3 years financial services experience and knowledge, preferably 3 year mortgage quality assurance experience
- Understanding of key elements and stages of mortgage applications at every level of the process
- Excellent communication both verbally and in writing
- Diligent with a keen eye for detail
- Relationship management skills
- Ability to negotiate and influence at all levels
- Flexibility, drive and enthusiasm
- Organisation and planning skills, together with an understanding of the key concepts of operational quality assurance
- Team Player
- Self-motivated/use own initiative/being pro-active
- High degree of PC literacy, including Microsoft Word, Excel and Outlook
- Sound commercial skills and credibility
- Possession of presentation skills

Performance Behaviours:

Gets results; Organisation and planning; Team working; Influencing others; Ownership; Focuses on the customer; Ethical and compliant behaviour

Our people embrace our values:

Fair - We are open minded and make unbiased, consistent decisions.

Accountable - We take ownership of situations so that our customers experience efficiency.

Customer first - We understand what our customers want and build strong relationships.

Transparent - We communicate clearly and concisely, ensuring that we are open with information.

Desirable Skills/Qualifications:

- BancTec system knowledge
- Possession of a professional industry-related qualification

This role could potentially involve a regulated activity and the job- holder will be informed and trained accordingly.