

# Cambridge Building Society

**Job/Role Grade:**

**5**

## JOB DESCRIPTION

01 Mar. 10

<b>Job Title :</b>	Personal Adviser			<b>Job Code :</b>	
<b>Division :</b>	Sales & Marketing Manager	<b>Department :</b>	Branch Network	<b>Location :</b>	Branch Network
<b>Accountable To :</b>	Branch Manager		<b>Direct Reports :</b>	None	
<b>Team Size :</b>	4 – 7		<b>Geographic Working Area :</b>	Specific Branch and flexibility to provide interviews to Tier 2 and 3 Branch Customers	
<b>Peers (Own Dept.) :</b>	Personal Adviser Monitor		<b>Peers (Other Dept's.) :</b>	Corporate Affairs Officer/Membership Services Supervisor	
<b>Budget Responsibility :</b>	£ nil	<b>Describe Budget Responsibility :</b>	n/a		
<b>Job Purpose :</b>	<p>To support the achievement of branch and individual targets through the provision of professional advice to customers, and through a market leading service. Provide advice on appropriate mortgage products, and deliver relevant cross sales targets.</p> <p>To deliver agreed savings targets.</p>				

**Key Result areas :**

<p><b>What are the Key Outputs of the Job? (What results do you leave behind)</b></p>	<p><b>What are the Success Measures of your Job? (How will we know if you have done your job well)</b></p>	<p><b>What are the main Tasks that you do in your job? (What Skills are you required to have)</b></p>	<p><b>What are the main Decisions that you have to take in your Job?</b></p>
<p><b><u>1. Generating Leads</u></b></p> <p>Development of a network of opportunities</p>	<ol style="list-style-type: none"> <li>1. Achievement of agreed number of substantive/meaningful leads generated</li> </ol>	<ol style="list-style-type: none"> <li>1. Liaising with branch staff to follow up on all leads generated</li> <li>2. Dealing with telephone queries</li> <li>3. Network with local businesses</li> <li>4. Liaise with Development team</li> <li>5. Develop Branch Advisor's in branch to enhance volume and quality of leads</li> </ol>	<ol style="list-style-type: none"> <li>1. Networking opportunities</li> <li>2. Prioritisation of work / cases</li> </ol>
<p><b><u>2. Customer Advice &amp; Sales</u></b></p> <p>Contribute to the growth &amp; sustainability of the Society through the achievement of sales targets</p>	<ol style="list-style-type: none"> <li>1. Achievement of Mortgage targets</li> <li>2. 3<sup>rd</sup> party sales targets</li> <li>3. Customer satisfaction targets met</li> <li>4. No valid customer complaints</li> <li>5. Ongoing communication with customers</li> <li>6. Retention of current customers</li> <li>7. Funds attraction target (Sales / Investment Target) achieved</li> </ol>	<ol style="list-style-type: none"> <li>1. Provide advice and recommendations to customers regarding mortgage products</li> <li>2. Provide advice and recommendations to customers regarding investment / savings products through Savings review document</li> <li>3. Promote Society's products</li> <li>4. Promote 3<sup>rd</sup> party products</li> <li>5. Conduct mortgage interviews</li> <li>6. Assess suitability of applicants</li> <li>7. Assess company accounts</li> <li>8. Completion of customer contact documentation</li> <li>9. Advise on investment opportunities</li> <li>10. Complete all relevant systems / databases</li> </ol>	<ol style="list-style-type: none"> <li>1. Underwriting limits</li> <li>2. Suitability and/or affordability of customer's application</li> <li>3. When to reject application based on Society policy, TCF, FSA regulations</li> <li>4. When to refer application to underwriters for decision</li> </ol>

<p><b><u>3. Administration / Completion</u></b></p> <p>Provision of a first class service to both internal &amp; external customers</p>	<ol style="list-style-type: none"> <li>1. Customer satisfaction</li> <li>2. No valid customer complaints</li> <li>3. Accuracy</li> <li>4. All documentation (including on-line) fully completed</li> <li>5. Meet agreed time targets</li> <li>6. No complaints from Lending Services / SLA with Lending services met</li> <li>7. Good working relationships maintained with all staff</li> </ol>	<ol style="list-style-type: none"> <li>1. Completion of all relevant mortgage application documentation – both manual and electronic</li> <li>2. Liaison with Lending Services</li> <li>3. Liaison with customer pending final approval of mortgage</li> <li>4. Completion of all documentation (KFI &amp; Suitability Letters)</li> <li>5. Liaison with 3<sup>rd</sup> party providers</li> </ol>	<ol style="list-style-type: none"> <li>1. What to include / exclude in the KFI / Suitability letter</li> </ol>
<p><b><u>4. Retention</u></b></p> <p>Contributing to the sustainability &amp; reputation of the Society through the retention of members</p>	<ol style="list-style-type: none"> <li>1. Meet agreed mortgage retention targets</li> </ol>	<ol style="list-style-type: none"> <li>1. Regular liaison with mortgage customers</li> <li>2. Specific follow up before end of mortgage period</li> </ol>	<ol style="list-style-type: none"> <li>1. Advise on best new mortgage option</li> </ol>

**Person Specification :**

<b>Requirement</b>	<b>Essential</b>	<b>Desirable</b>
<b>1. Education</b>	<ol style="list-style-type: none"> <li>1. 4 GCSEs with maths and English</li> <li>2. CFSP or equivalent</li> <li>3. CEMAP</li> </ol>	<ol style="list-style-type: none"> <li>1. NVQ Level 3 Customer Service</li> <li>2. NVQ Level 3 Financial Service</li> </ol>
<b>2. Experience</b>	<ol style="list-style-type: none"> <li>1. Significant Customer Service experience in a busy environment</li> <li>2. Experience in financial / banking services</li> <li>3. Sales</li> </ol>	<ol style="list-style-type: none"> <li>1. Building Society</li> <li>2. Underwriting</li> </ol>
<b>3. Knowledge</b>	<ol style="list-style-type: none"> <li>1. Banking Code</li> <li>2. FSA Regulations</li> <li>3. MS Word</li> <li>4. MS Excel</li> <li>5. Mortgage Underwriting process</li> </ol>	<ol style="list-style-type: none"> <li>1. Building Society</li> <li>2. Mutuality</li> </ol>
<b>4. Skills</b>	<ol style="list-style-type: none"> <li>1. Selling – closing the sale</li> <li>2. Analysing</li> <li>3. Influencing</li> <li>4. Risk analysis</li> <li>5. Verbal &amp; written communication</li> <li>6. Listening</li> <li>7. Interviewing techniques</li> <li>8. Time Management</li> <li>9. Systems and database management</li> </ol>	<ol style="list-style-type: none"> <li>1.</li> </ol>