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| **Job purpose** | The Senior Pricing Analyst oversees Pricing across the group and provides insight and analysis to support the review of business profitability and performance. The role will support the development of pricing models and MI reporting, using analytical techniques to drive profitable income growth within risk appetite. |
| **Job Description** | * Develop monthly MI and new business profitability reporting to drive Pricing Review meetings.
* Undertake pricing for new prospects and develop pricing for existing partners
* Use modelling techniques to seek opportunities to improve profitability through reviewing current pricing products and structures, make recommendations for change.
* Develop introducer performance reporting to assist the business in the effective and profitable management of relationships.
* Support and input into the development of new products, channels, and strategic business initiatives.
* Work with the commercial and credit risk teams to help build partnerships, and develop new products options
* Create effective measures, controls, processes, and procedures to manage pricing and business risk
* Develop insight to support the business decision making.

***Key Interfaces***The role holder is expected to work with key stakeholder across the business and influence and persuade using their analysis, acting as an advisor to provide options to solve problems, and where necessary constructively challenge decision makers.The role will see significant interaction with support functions as well as customer and client facing teams. |
| **Person Specification** | **Knowledge / Experience*** Strong mathematical modelling skills within Data Science / Analytics working with large datasets and developing financial models
* Experience using data visualization tools such as Power BI
* Commercially aware and keen to work in a commercially facing finance role
* Proven self-starter who is proactive and able to work independently of direct control and supervision
* Good track record in developing financial analysis for decision making, and able to draw insight for analysis for decision making
* Background in Financial Services or FMCG sector would be beneficial
* Understanding of SAS/SQL/Python or equivalent would be beneficial

**Qualifications*** Educated to degree standard or equivalent work experience
* Ideally qualified (CIMA/ACCA/ACA)

**Competencies*** Customer focused – Our customers are at the heart of everything we do
* Future Orientated – Embracing change and implementing good ideas gives us the competitive edge
* Risk Aware – We keep our customers and ourselves safe and secure
* Ownership – Being accountable and taking responsibility for our actions
* Performance Driven – To become the best bank in Britain we need to be accountable for what we do
* Team Oriented – We achieve more when we work well together
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