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| **Secure Trust Bank Head of Consumer Credit**  |
| **Job Level**: 7**Career Path:** Indiviudal Contributor**Core Job Title:** Senior Professional 2**Reporting** **To**: Chief Risk Officer**MRT:** Yes **Location**: Solihull, Cardiff, London |
| Secure Trust Bank is an established, well-funded, and capitalised UK retail bank providing savings accounts and lending services to over a million customers. In 2022, the Group celebrated 70 years of helping consumers and businesses fulfil their ambitions.Our customers are at the heart of everything we do, but we can’t achieve our customer-focused strategy without the right people in our team. At Secure Trust Bank, we know that people are our biggest investment, which is why a career with us is not just a job. It’s the chance to be part of something bigger, to add real value to the bank and to help us constantly improve in order to achieve our ambition of becoming the most trusted specialist lender in the UK. We believe in giving our staff autonomy, with initiative and exceptional performance recognised through a variety of individual and team awards and incentives. All our employees have a tangible impact on the group’s core values, and we are looking for candidates who are enthusiastic, proactive, and enjoy working in a fast-paced environment.  |
| **Job Description** | ***Job Purpose**** To oversee the credit risk profile of the Consumer businesses.
* An integral partner to support the growing, sustaining and developing of the businesses in accordance with agreed Risk and Capital parameters.
* Developing and performing oversight on all strategies that are created from Risk within Consumer Finance, ensuring that they are the best for both Secure Trust Bank Group and the customer. Deliver these strategies to key stakeholders, Executive Committee & Board level stakeholders.
* To adhere to the COCON Code of Conduct as set out by the FCA and described in STB Group Compliance Manual.
* To adhere to the applicable Senior Managers and Certification Regime requirements of the FCA and PRA.

***Key Responsibilities*** * Evaluate, maintain and develop the Consumer credit policy and appetite
* Ensure provisions and write-offs across the portfolio is minimised whilst RoE is maximised against Risk appetite
* Within the portfolio, ensure that lending decisions are taken in line with:
	+ Credit Policy
	+ Legal documentation requirements (including instruction letters)
	+ Any other regulatory policies (e.g. CDD)
* Chair credit committees in line with agreed mandates
* Take ownership of IFRS9 from Consumer Credit risk perspective, overseeing all expert credit judgement overrides
* Chair relevant monthly Credit Risk meetings
* Provide support the STB CRO, taking on project work where required. Develop strong cross functional relationships across the STB Group
* Develop deep relationships with key external/third party relationships, as required to support the role, ensuring that STB strategy and goals are delivered
* Working closely with STB Finance, participate in all relevant IFRS9 processes including monthly reviews of ECL balances, providing challenge where appropriate.

***Key Interfaces**** Consumer Finance Leadership teams
* Secure Trust Bank Executive Risk Committee
* Secure Trust Bank Board as required
* Group functions including Finance, Risk, Compliance, Marketing, Change, People
* Regulator(s) as required
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| **Specification** | ***Skills/Knowledge/Experience**** Proven track record in Credit Risk, particularly Consumer lending Risk, whilst displaying commercial acumen.
* Ability to establish credibility and delivery at all levels (support staff through to Board level)
* Knowledge and strict application of regulations relating to compliance, money laundering, KYC/KYB checks and PRA/FCA regulatory reporting
* National role with the ability to support regions within national geographic area
* Ideally educated to degree standard or equivalent
* Sound understanding of the regulatory framework surrounding Banks, including the IFRS9 Accounting Standard.
* Desire for continuous improvement to ensure STB remains a strong partner for our customers.

***Qualifications**** Educated to degree level, equivalent relevant professional qualification or able to demonstrate suitable level of experience.

***Competencies**** Risk Aware – We keep our customers and us safe and secure
* Customer focused – Our customers are at the heart of everything we do
* Ownership – We need to take personal responsibility
* Performance Driven – To become the most trusted specialist lender in the UK we need to each take personal accountability for our performance
* Teamwork – We achieve more when we work well together
* Future Oriented - Embracing change and implementing good ideas gives us the competitive edge
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