You will be working closely to decision finance applications from retail customers. These applications come through differing channels open 364 days a year.

The Underwriting teams are expected to make accurate and prompt decisions, with support from various systems such as credit reference agency, fraud detection and affordability tools available.

**Flexible hours 35 per week** within the following hours of business on a **Hybrid** basis

Monday – Friday 8am -8pm

Saturday 8am -6pm

Sunday 10am-5pm

Including Bank Holidays.

**What will you be doing?**

* Analysing customer information and assessing findings against lending criteria to make quality judgments leading to consistent underwriting decisions and correct customer outcomes.
* Providing optimum levels of customer and client service by demonstrating company values and through effective client and customer communications on a written and verbal basis.
* Deliver operational effectiveness within the business area, achieving KPI targets and objectives set by the business.
* Carrying out affordability checks with customers to ensure applications are in line with our responsible lending criteria and within regulatory guidelines.
* Working with other areas of the business to ensure the correct outcome for customers.
* Communicating with customer and clients regarding applications, providing support and advice to ensure all relevant customer information is captured.
* Understanding and resolving customer and clients’ complaints at first point of contact and within regulatory guidelines.

**What we’re looking for:**

* Financial Industry knowledge
* An understanding of a credit underwriting environment
* Experience in credit decision systems i.e. Experian, Equifax and Call Credit
* A general understanding of the regulatory framework that applies to lending operations

**Skills that will help you in the role:**

* Strong communication skills, verbal and written
* Good organisational skills, ability to plan and prioritise workload effectively
* Ability to work under pressure to tight deadlines
* Customer focused, able to deliver exceptional customer services
* Ability to clearly and concisely articulate the justification and rationale used to make responsible lending decisions in order to maximise service excellence