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| **Secure Trust Bank C:\Users\wilsonj\AppData\Local\Microsoft\Windows\Temporary Internet Files\Content.Outlook\KO37RZHB\STB_logo_UPDATED_strapline_WHITE.png** |
| **Job Level**: 6**Job Title: Commercial Proposition Manager****Reporting** **To**: Director of Commercial Proposition**Location**: Hybrid – Home, Office (Solihull) |
| Secure Trust Bank is an established, well-funded and capitalised UK retail bank. We operate principally from our head office in Solihull, West Midlands. The Group's diversified lending portfolio currently focuses on two sectors (i) Business Finance through its Asset Finance, Commercial Finance and Real Estate Finance Divisions (ii) Consumer Finance through its Motor Finance and Retail Finance Divisions.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 help us constantly improve, in order to achieve our ambition of becoming the best bank in Britain. 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. So join us as we strive to Grow, Sustain and Love the way we work. |
| **Job Description** | ***Job Purpose***This is a key role to maintain and grow Vehicle Finance’s new business lending, with compliant products and services.You will explore market opportunities and target customer groups, identifying new or updated Vehicle Finance Products and Service, and plan and execute their implementation.You will manage, oversee, and measure the propositions’ performance in line with commercial expectations and regulatory requirements. ***Key Responsibilities**** Researching the vehicle finance market to identify and evaluate target customers groups who by their needs and characteristics would benefit from a Product or Service and are in line with STBG’s objectives and risk appetite.
* Continuously evaluate the Vehicle Finance proposition, recommending introduction or improvement of products that enhance customer experience, add benefit and value, and will deliver commercial success.
* Model propositions, evaluating their value to STBG in terms of lending potential, credit quality and financial returns. Also assess their impact as a potential product line in the Vehicle Finance portfolio of products.
* Manage the creation and development of business cases, co-ordinating across functional departments and articulating the value of the Product and Service to senior management and all stakeholders. Includes the customer design, product design, vulnerable customer assessment, distribution strategy, and service design.
* Plan, manage and oversee the implementation of propositions from approval to delivery. Communicate, guide, and galvanise a wide range of cross functional teams as well as our introducers (dealers/brokers), integration partners, and the customer.
* Provide insight and analysis of the evolving vehicle sector and vehicle finance market, for the development of Vehicle Finance strategy. Bring awareness of existing or new products, services, and customer journeys in the market, for consideration of introduction to the VF commercial roadmap.
* Implement and maintain review/control mechanisms. Undertake diagnosis of KPI and success factor measurement of proposition and perform regular review and analysis to satisfy that customer outcomes and Product performance is in accord with measures for all VF products.
* Review Conduct Risk MI, oversight, and audit activities, and collaborate with sales team to agree actions that will deliver performance of the distributors (dealer / brokers) to the level expected in the proposition design and business cases.
* Undertake regular product reviews, sharing actions arising across all relevant stakeholders, driving, and influencing acceptance of agreed implementation plans.
* Consult and liaise with compliance and legal experts to ensure the impact of any legislative or regulatory changes or guidance is assessed and incorporated where appropriate.
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| **Specification** | ***Knowledge, experience, skills, other attributes**** Broad and significant experience in the Motor Industry, Motor Finance Sector, and / or commercial focused roles.
* Managing and influencing a broad range of functional and cross-functional stakeholders.
* Project management experience advantageous.
* Autonomous management and indirect leadership skills

***Essential Behaviours*** * Customer Focused
* Performance Driven
* Business & Commercial Focus
* Strong analytical ability
* Outstanding Presentation and Influencing Skills
* Change Orientated
* Teamwork
* Ownership
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