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| **Secure Trust Bank** **Relationship Support Specialist (Real Estate Finance)** |
| **Job Level:** 4 **Career Path:**  Individual Contributor**Reporting to:** Relationship Support Manager REF**Location**: Reading/London/Manchester |
| Secure Trust Bank is an established, well-funded and capitalised UK retail bank with a 68-year trading track record. We operate principally from our head office in Solihull, West Midlands, and had 950 employees (full-time equivalent) as at 31 December 2020. The Group's diversified lending portfolio currently focuses on three 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, 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 Care about the way we work. |
| **Job Description** | ***Job Purpose*** * To support the management of the REF pipeline through to successful completion, keeping all parties updated & proactively chasing progress
* To maintain and assist with in-life support for existing customer base
* To support the REF Relationship Directors to grow the customer base by consistently delivering excellent customer service

***Key Responsibilities**** Support the management of the deal execution process, take personal responsibility for ensuring a positive customer experience
* Project manage all transactions within appropriate timescales, proactively chase internal & external partners to facilitate drawdown of funds
* Advise the Relationship Director of progress, agree action plan for any issues & execute to take deal to next stage
* Collaborating with Relationship Directors and borrowers to fulfil CDD/CRA requirements during the life of the customer relationship
* Responsible for obtaining professional quotes for legal, monitoring surveyor and valuation services, preparing instruction letters for professional services to act on behalf of the Bank, ensuring the most up to date versions are utilised
* Review and present all conditions precedent for sign off by Relationship Director & Credit ensuring supporting documents are accurate and saved in appropriate locations
* Obtain and collate covenant information from customers ensuring supporting documents are accurate and saved in appropriate locations
* Ability to prioritise & work to tight deadlines, assist other team members during peak periods
* Identify, assess, and escalate all risks and ensure compliance with internal Policies and external regulations (including Customer Due Diligence, Records Management, Information Security, Complaints, Anti-Bribery & Corruption)
* Collating information necessary to facilitate tranche drawdowns and present the information in a timely manner to the RD
* Liaise with borrower, professional panel, finance in respect of repayments and security releases (procuring the necessary information and present to the RD for submission to credit) ensuring internal systems are kept up to date and accurate
* Work collaboratively with the Relationship Team, Financial Crime, Credit & Governance & Quality Assurance to deliver a 1st class service to our customer base
* Input data to maintain accurate records relating to the portfolio to ensure data quality / MI reporting remains robust, aspire to 100% right first time (Aurius, I-Drive, nCino)

***Key Interfaces**** Relationship Support team
* Customers (& customer representatives)
* REF professional community
* Credit Risk team
* Financial Crime team
* Governance & Quality Assurance team
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| **Specification** | ***Knowledge/Experience**** Experience in Financial Services and working knowledge of Financial Services regulations (i.e. customer due diligence, anti-money laundering, GDPR, etc.)
* Experience and expert knowledge of Customer Due Diligence, methodologies and standards, preferably in Real Estate Finance
* Background of high performance in a Real Estate Finance environment, exceptional customer service essential
* Strong prioritisation skills & proven track record in working under pressure
* Ability to engage and influence multiple stakeholders at various levels across STB
* Strong verbal and written communication, analytical skills, problem solving and judgement
* Attention to detail and accuracy
* Ability to work in a fast-paced environment, prioritise, plan and execute to agreed timelines under limited supervision
* Good IT skills
* A-level or Banking Qualification

***Values Based Behaviours*** * Risk Aware – It keeps our customers and us safe and secure
* Customer focused – Because they are at the heart of everything we do
* Ownership – Each of us need to take personal responsibility
* Performance Driven – We will only be the most trusted specialist lender in the UK by each of us taking personal accountability for our performance
* Teamwork – We achieve more when we work together
* Future Orientated - Embracing change and implementing good ideas gives us a competitive edge
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