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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 Front End Risk Manager** | |
| **Business: Grade Level**: Job Level 4  **Reporting** **To**: Stock Funding Team Leader - Motor Finance  **Location**: Solihull | |
| Secure Trust Bank is an established, well-funded and capitalised UK retail bank with a 64 year trading track record. 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 (iii) Mortgages through its intermediary dedicated Mortgage Division.  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.  This role sits in the V12 Vehicle Finance Stock Funding Team, V12 Vehicle Finance offers a Stock Funding product that helps dealerships easily purchase and stock vehicles, providing flexible finance solutions to keep their business growing. We’ve been around for 5 years, and in that time, we've rapidly expanded. As we continue to grow, we're looking for passionate, talented individuals to join our team and help us drive the future of vehicle finance. | |
| **Job Description** | ***Job Purpose***  As a Front End Risk Manager, your role is to oversee and control dealer risk for the Stock Funding Portfolio. This includes risk analysis, negotiations, collections, and providing training and mentoring to dealers and their support staff on how to run their stocking plans. You will work closely with the Sales and Credit Risk Functions to achieve Risk Mitigation.  ***Key Responsibilities***  1.Day to Day Operations:  You will speak to dealers to manage issues and handle queries. This involves managing unpaid direct debits, poor monthly audit results, reviewing and conducting financial discussions to reach payment arrangements, negotiating to recover outstanding funds, and making decisions regarding the termination of relationships with dealers or the reduction of their credit lines.  You will have difficult and complex financial conversations with dealers, negotiating to recover outstanding funds, and to help prevent financial losses.  2. Mitigate Financial Risk:  Actively negotiate with car dealers to recover outstanding funds and prevent financial losses, while balancing assertiveness and professionalism to protect the company's financial interests and help support our growth ambitions.  3. Dealer Account Management:  You will review and identify potential exposure situations by working Early Warning Indicator Reports, Monthly Stock Audits, and work alongside our field risk, audit and sales teams to direct the course of action to be taken. You will speak with dealers to address possible early warning signs and where possible help change dealer behaviours to avoid or reduce potential losses.  5. Dealer Support and Education:  You will work closely with dealers and their support staff to re-educate those with performance issues and bring their account management and performance back in line with our dealer funding guidelines and legal agreement.  6. Partnership and Support:  You will support the Dealer Services Team with dealer queries and support with risk-based queries on a day-to day basis as well as support with the sale and disposal of terminated assets at our auction houses.  **Package:**  The package includes life and pension. The salary banding is £32-36k subject to experience.  **Key Interfaces:**  Day to Day you’ll use CALMS, Salesforce, HPI and Outlook to navigate your tasks. You’ll speak with Stock Funding Dealers, Stock Funding Dealer Services, Stock Funding Credit Risk, Finance, Sales, Motor Ops, Legal and Compliance. |
| **Specification** | **Knowledge, experience, skills, and any other attributes:**  - Experience in talking to customers, negotiating with people and navigating difficult situations, preferably in a Motor Finance, Motor Industry or a B2B setting.  - Experience of coaching customer behaviour related to account performance.  - Be a self-starter, be adaptable and have a year zero though approach  - Be comfortable working with field-based teams to monitor and resolve default situations  - Good written and verbal communication skills with the ability to interact internally and externally  -If you don't have all the desired experience, show your willingness to learn on the job and be proactive!  N.B. Full training will be provided, and the below experience is ideal but not a necessity!  Qualifications:  A level minimum  **Competencies:**  - Good communication skills  - Financial literacy and ability to write emails and report  - Confident decision-maker  - Ability to engage cross teams and build effective relationships  - Work effectively within matrix team structures and approval levels  - Customer Satisfaction Focus – help us keep great customer feedback levels |