

Role Title:	Assistant Product & Proposition Manager - Mortgages
Reporting to:	Senior Product & Proposition Manager – Mortgages
Direct Reports:	N/A
Salary:	£35 - £45k
Contract:	12 Month Fixed-Term Contract
Hours:	35 hours per week, Monday – Friday, 7 hours per day, between the hours of 8am and 6pm (1-hour unpaid lunch)
FTE:	1.0 FTE
Place of Work:	Silsden / Hybrid with a minimum of 3 days in the office (as agreed with manager)
Benefits:	25 days holiday, plus bank holidays, Company Pension

Ecology’s Purpose

In a world that doesn’t add up, daring to be different is our calling, lending our power so everyone’s story gets a chance to thrive.

Role Purpose

We have an exciting opportunity to join our Products Team, part of the wider Member Propositions Team. We are looking for an Assistant Product and Proposition Manager – Mortgages, who is passionate about making a difference for both our Members and the planet.

The Assistant Product and Proposition Manager – Mortgages supports the development, management, and optimisation of the organisation’s mortgage product portfolio. This role involves market research, data analysis, stakeholder collaboration, and regulatory compliance to ensure mortgage products remain competitive, customer-centric, and aligned with business objectives.

Main Duties & Areas of Responsibility

Examples of duties include, but are not exclusive to;

Product Development & Management:

- Assist in the development and management of mortgage products, ensuring alignment with business strategy and market demand.
- Support product launches, pricing & product reviews, and policy updates to maintain competitive positioning.
- Monitor and analyse product performance, customer feedback, and competitor offerings to recommend improvements.

Market Research & Analysis:

- Conduct market research to identify trends, regulatory changes, and customer needs.
- Provide insights and data-driven recommendations for product enhancements.
- Assist in tracking key performance indicators (KPIs) for mortgage products.

Stakeholder Collaboration:

- Work closely with internal teams, including distribution, credit, marketing, compliance, risk, and operations, to ensure seamless product delivery.
- Support the Mortgage Product Manager in coordinating product training and communication for frontline teams.
- Assist in preparing reports and presentations for senior management.

Compliance & Risk Management:

- Ensure mortgage products adhere to regulatory and compliance requirements.
- Assist in risk assessments and implement necessary adjustments to mitigate potential issues.
- Stay updated on industry regulations and best practices.

Customer Experience & Support:

- Support initiatives to enhance the mortgage application and servicing process.
- Help address queries from internal teams related to mortgage products.
- Acting as business support for external third-party relationships to support the Intermediary mortgage proposition
- Ensure stakeholders are fully aware and bought in to each initiative, its desired outcome and their role in achieving it
- Help develop new processes which reflect a deep understanding of customer and broker need. Propose right tools/ services to help customers and brokers. Support the development of initiatives aimed at attracting and retaining more customers and brokers

Skills and Experience

Essential:

- Experience in mortgage products, financial services, or a related field.
- Strong analytical and problem-solving skills.
- Understanding of mortgage regulation.
- Excellent communication and stakeholder management abilities.
- Proficiency in Microsoft Excel, PowerPoint, and data analysis tools.
- Ability to manage multiple projects in a fast-paced environment.
- High level of attention to detail and accuracy to drive a 'right first time, every time' approach
- Passionate about making a difference.

Desirable:

- Knowledge and experience of working with Consumer Duty Principles
- Experience working with key stakeholders across different teams and levels
- Previous experience of working in Mortgages [within Financial Services] and/or a strong capability to deliver great customer service
- Knowledge of sustainable finance

Other

- You have a legal duty to take reasonable care of your own health and safety and that of others and you are expected to be familiar with, and adhere to Ecology’s Health and Safety Policy
- Ensure your work, communication and approach conforms to the values and behaviours of the Society.
- Keep up to date, and comply with Ecology’s rules, Policies and Procedures as detailed in the staff handbook.
- Undertake any reasonable duties requested by management.
- This role has a six-month probation period.

Acceptance

Print Name: _____

Signature: _____

Date: _____

Behaviour		Our Collective Commitments			Examples of Bringing My Best Self to Work				
Deliver Together	<p>We've always believed that, together we can achieve more. Working with our stakeholders and Members to create incredible impact.</p> <p>That's why Deliver Together is the heartbeat of everything we do. By combining our unique strengths, perspectives, and talents, we know there is no challenge too great, no goal too ambitious. Together, we're unstoppable.</p> <p>Deliver Together means learning from one another, recognising that every person brings something valuable to the table. We know the best solutions emerge when we combine our insights, learn from our differences, and respect each other's expertise.</p> <p>When we Deliver Together, we tackle challenges as a united front, sharing our successes, learning from our setbacks, and always supporting each other to be better. Creating something that's greater than the sum of our parts.</p> <p>Let's Deliver Together. Because together, we can achieve the extraordinary.</p>				<ul style="list-style-type: none"> I collaborate with others, considering the bigger picture and doing the right thing for Ecology and our Members I deliver on our collective commitments, providing amazing service to our Members, and to my fellow colleagues I am purposeful in my actions, respecting people's time and using it wisely I choose the right communication tools and methods to align with the goals, complexity, and urgency of the activity I evaluate the strengths of the team, ensuring that the right individuals are involved I welcome diverse perspectives and encourage inclusivity 				
	Lead With Care	<p>At Ecology we care deeply about our planet, the people we work with and the Members we serve.</p> <p>Lead With Care means being honest and supportive - the cornerstones of strong relationships and lasting success. It's about being authentic, patient, compassionate and understanding. It's appreciating that everyone's journey is unique and taking time to encourage, uplift and help each other.</p> <p>We recognise the power of words and the responsibility we carry when we communicate, offering feedback that is constructive and kind – and always keeping the well-being of others in mind. We share our thoughts clearly and respectfully, without fear of judgment.</p> <p>To Lead With Care is to embrace openness with courage, even when it's difficult, knowing that honesty drives meaningful change that makes a difference.</p> <p>Let's Lead With Care. In every action, every word, and every step we take.</p>				<ul style="list-style-type: none"> I am kind to myself, asking for help when needed I build trust through consistency and reliability I help when needed, stepping in with a willingness to support I share truth with care, offering feedback that is constructive and kind, and delivering it in a way that helps others grow, without judgment or blame I am mindful of how my actions, decisions, and communication affect people and our planet I actively listen and seek to understand the needs of others, being present in the moment I celebrate successes, offering thanks and praise for a job well done 			
Values									
Fairness: Treating everyone individually and with respect		Openness: Listening to each other's views and opinions		Responsibility: Doing what we say we'll do. Making pragmatic decisions, staying true to our values		Co-operation: Working together, receptive to the knowledge and opinions of others		Activism: Empowering colleagues to be advocates for change	

Behaviour		Our Collective Commitments			Examples of Bringing My Best Self to Work	
Own Your Impact	At Ecology, we make an incredible impact on our environment and the communities around us. And we all play a part in making this happen.	<p>Own Your Impact is a promise to ourselves to take full ownership of our actions, our commitments, and the outcomes we create. It means delivering on our promises and taking accountability for the results we achieve.</p> <p>To Own Your Impact is to make considered decisions, even when the path isn't easy. It's about achieving a high standard of excellence and recognising that our individual actions contribute to the collective success of our team. We do what we say we will – and we do it to the best of our ability.</p> <p>Own Your Impact means being proactive by anticipating challenges, taking the initiative to find solutions, and owning the process from start to finish. We lead by example, knowing that true accountability means creating positive impact that drives the right results.</p> <p>Let's Own Our Impact. Let's be accountable for our actions and for our future.</p>	<ul style="list-style-type: none"> • I take ownership of my performance and development, achieving my objectives and building the skills I need for future success • I own the process from start to finish, taking responsibility for every step • I have clarity over my role and know what's expected of me • I do what I say I will, managing stakeholder expectations with clear communication and deadlines • I consider risks carefully, seeking feedback to guide my path and being mindful of possible outcomes. • I embrace feedback and use it to improve, seeking opportunities to learn from others • I am self-aware, reflecting on my own actions and impact, and I believe in my own abilities 			
	<p>Dare To Be Different</p> <p>Ecology started from a brave decision to do something that others wouldn't. Pioneer the possible.</p> <p>Dare To Be Different means stepping into the unknown with confidence, challenging the status quo, taking considered risks that may lead to incredible impact. It's about having the courage to voice new ideas, even when they seem bold or unconventional.</p> <p>To Dare To Be Different means making tough decisions, when others won't, and being brave enough to change course if it's the right thing to do. We are strong enough to own our mistakes, being resilient in the face of setbacks. We embrace failure, seeing it is a stepping stone to success, sharing what we learn to help each other.</p> <p>We lead with confidence to inspire others to greatness.</p> <p>Let's Dare To Be Different. Let's inspire the world around us.</p>		<ul style="list-style-type: none"> • I speak up and challenge respectfully, with a focus on finding solutions • I'm positive and inspiring, strong in the face of adversity and resilient when facing setbacks • I don't let fear or disappointment derail my efforts • I'm brave enough to step out of my comfort zone, challenging the status quo to achieve the right results • I lead with humility, accepting my mistakes, listening to others, and being brave enough to change course when it's the right thing to do • I champion sustainability, pushing for positive change so we can create a better world 			
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