

Role Title:	Regulatory Compliance Lead
Reporting to:	Chief Risk Officer
Direct Reports:	N/A
Salary:	Up to £67,000 per annum, depending on experience.
Contract:	Permanent, Full Time
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 2-3 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

This is a senior role within the second line Risk & Compliance team. The Regulatory Compliance Lead acts as a trusted advisor, providing pragmatic guidance while ensuring risks are identified, understood, and managed in line with regulatory expectations.

The Regulatory Compliance Lead will provide technical oversight and advisory support to support the Society in meeting its regulatory obligations, maintaining an effective compliance framework, and fostering a culture of good outcomes for Members and Customers. This role provides:

- Business partnering support to first line teams, enabling compliant delivery of products, services and change initiatives

Oversight and delivery of compliance monitoring activities to ensure adherence to applicable laws, regulation, codes and internal policies.

Main Duties & Areas of Responsibility

Examples of duties and responsibilities include, but are not limited to:

- Supporting the Chief Risk Officer in the embedding of compliance and regulatory policies and procedures across the Society.

Business Partnering and Advisory

- Act as the primary compliance contact for business areas

- Provide timely, practical advice on FCA and PRA requirements, including: Conduct Rules & Consumer Duty (mortgages & savings), SM&CR, Financial Promotions, prudential and operational risk considerations where relevant
- Challenge business decisions where compliance or conduct risks are identified, escalating where appropriate
- Lead on horizon scanning activities, communicate emerging regulatory developments to business areas including risk reporting

Compliance Monitoring Oversight

- Lead on the delivery of the compliance reviews within the approved Second Line Oversight Plan, including testing to assess compliance with relevant regulatory requirements and internal policies.
- Product clear, evidence-based monitoring reports, including findings, risk assessments, and actions
- Track and validate actions arising from compliance reviews

Risk Framework and Policy Management

- Review and maintain compliance related policies and supporting guidance
- Support the preparation of compliance reports to management, Board and relevant committees
- Production of insightful MI for relevant fora, highlighting relevant and key regulatory compliance issues and metrics adding quantitative/qualitative risk analysis
- Assist with regulatory returns, information requests, and supervisory interactions where required

Conduct Risk & Culture

- Promote a compliance aware culture to support good outcomes and responsible conduct across the Society
- Support the identification, assessment and management of compliance risks in line with the Society's risk management framework

Training & Development

- Provide coaching and support to colleagues to increase regulatory understanding across the Society and embed a culture of good risk management and culture

Skills and Experience

Experience:

- Must have at least 5 year's practical experience in a senior Compliance role within an FCA regulated firm
- A deep understanding of the UK regulatory framework (FCA Handbook and relevant PRA requirements, guidance, supervision and enforcement, in particular CONC, MCOB, SYSC, CONS and Consumer Duty)
- Proven track record of experience providing advisory expertise of regulatory compliance issues in an FCA regulated firm, specifically in a regulated mortgage lending and deposit taking firm.
- Experience of interpreting and converting legislative requirements into policy and procedural documentation.
- Experience conducting compliance monitoring rules and delivery of clear and actionable reports
- Demonstrable experience of problem solving and root cause analysis skills

- Must be able to perform independently and with minimal supervision

About you:

- Have high integrity and sound judgement and able to challenge constructively and build trust with first line teams
- A professional qualification in a relevant technical discipline e.g. International Compliance Association
- You are an analytical person, able to handle ambiguity, and embrace change.
- As a strong and effective communicator and influencer, you can seamlessly interact with colleagues across functions, and on all levels and build trust.
- Demonstrable experience of problem solving and root cause analysis skills
- Have the interpersonal skills to influence appropriately, to 'take people with you', and build effective working relationships.
- Experience supporting change programmes or product governance
- Knowledge of financial crime regulatory requirements
- Knowledge of General Data Protection Regulation and legislation

Leadership Capability

Strategic Thinking	Understands the strategic priorities. Pulls ideas, issues and observations together to clarify broad implications. Delivers activity to agreed performance levels and standards.
Growing capability	Demonstrates the value of continuous development by engaging in own development as well as that of the team. Confidently has the difficult conversations about performance and capability. Identifies where working and cooperating with others can result in better services. Endeavours to work collaboratively.
Emotional intelligence	Builds and maintains relationships with a range of individuals. Manages sensitivities between individuals and groups. Overtly role models the giving and receiving of feedback. Demonstrates self-awareness and able to manage state appropriately.
Networked leadership	Identifies where working and cooperating with others can result in better services. Endeavours to work collaboratively.
Change leadership	Understands the opportunities for change. Challenges the established view and encourages others to experiment and try new things. Works as a courageous change agent.

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.
- Undertake any reasonable duties requested by management.
- This role has a six-month probation period

- As part of your role, you are responsible for upholding the principles of Consumer Duty by ensuring that the needs, preferences, and interests of members are at the forefront of decision-making, delivering fair outcomes, and acting in a way that promotes member trust and confidence

Acceptance

Print Name: _____

Signature: _____

Date: _____

Behaviour		Our Collective Commitments		Examples of Bringing My Best Self to Work	
Deliver Together	We’ve always believed that, together we can achieve more. Working with our stakeholders and Members to create incredible impact. 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. 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. 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. Let’s Deliver Together. Because together, we can achieve the extraordinary.		• 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	At Ecology we care deeply about our planet, the people we work with and the Members we serve. 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. 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. 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. Let’s Lead With Care. In every action, every word, and every step we take.		• 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.			- 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	
	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.				
	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.				
	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.				
	Let’s Own Our Impact. Let’s be accountable for our actions and for our future.				
Dare To Be Different	Ecology started from a brave decision to do something that others wouldn’t. Pioneer the possible.			- 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	
	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.				
	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.				
	We lead with confidence to inspire others to greatness.				
	Let’s Dare To Be Different. Let’s inspire the world around us.				
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	