

Role Title:	Chief Commercial Officer (SMF18)
Reporting to:	Chief Executive Officer
Direct Reports:	Heads of Marketing & Communications, Mortgage Distribution and Product Managers – Mortgages and Savings
Salary:	£125,000 per annum
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 days in the office (as agreed with manager)
Benefits:	30 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

The Chief Commercial Officer exists to unlock Ecology's next phase of growth. Having successfully completed a major core banking transformation, the Society is now focused on converting this investment into stronger commercial performance, enhanced member experiences and greater impact. The Chief Commercial Officer will lead the development and execution of the Society's product, distribution and member strategies, driving growth in mortgages, savings and membership whilst ensuring Ecology's products and services reach more people through an expanded network of intermediary and direct channels. As a member of the Executive Team, they will play a pivotal role in strengthening the Society's financial resilience, extending its impact and delivering sustainable long-term growth.

This role is designated as a Senior Manager Function (SMF18) under the Senior Management Arrangements, Systems, and Controls (SYSC) rules outlined by the FCA. The CCO will carry specific regulatory responsibilities, ensuring that the Society remains compliant with FCA rules and that Consumer Duty is fully embedded into our culture and operations.

Main Duties & Areas of Responsibility

Commercial Leadership

- Lead the Society's commercial strategy, translating strategic ambition into sustainable growth in members, balances, income and impact.
- Drive commercial performance across mortgages, savings and future product lines, ensuring delivery of agreed business plan objectives.

- Identify, evaluate and execute new growth opportunities that strengthen the Society's financial resilience whilst remaining aligned to its purpose and values.
- Use data, insight and market intelligence to optimise product performance, member acquisition, pricing, retention and profitability.
- Develop and maintain a high-performance commercial culture focused on accountability, execution and results.

Distribution Strategy and Growth

- Own and deliver the Society's distribution strategies, ensuring products are accessible to members through the most effective channels.
- Lead the continued evolution from a predominantly direct distribution model to a balanced, scalable intermediary-led proposition.
- Build strong relationships with mortgage brokers, directly authorised firms, networks, clubs and strategic distribution partners.
- Increase awareness and utilisation of the Society's products across intermediary markets, driving sustainable growth in lending volumes and member acquisition.
- Monitor market trends, competitor activity and distribution performance to identify opportunities for growth and differentiation.
- Ensure the Society develops a compelling intermediary proposition that reflects its unique mission and values.

Mortgage and Savings Proposition

- Provide executive leadership for the development, performance and optimisation of the Society's mortgage and savings propositions.
- Ensure products remain commercially competitive, financially sustainable and aligned to member needs.
- Work closely with Risk, Finance and Operations colleagues to balance growth ambitions with prudent risk management.
- Lead the commercial evaluation of new products, propositions and partnerships.
- Drive product innovation that supports the Society's strategic objectives and enhances member value.

Member Lifecycle and Customer Experience

- Own the end-to-end member journey across all touchpoints, from initial awareness through to long-term advocacy.
- Lead continuous improvement initiatives across the customer lifecycle to improve conversion, retention, satisfaction and loyalty.
- Leverage the capabilities delivered through the Society's core banking transformation to create simpler, faster and more personalised member experiences.
- Champion the use of data and technology to improve customer outcomes and operational effectiveness.
- Ensure commercial growth is supported by exceptional member service and customer outcomes.

Strategic Leadership

- Play a leading role in delivering the Society's Medium-Term strategic plan and long-term growth ambitions.
- Act as a key member of the Executive Team, contributing to enterprise-wide decision making and organisational leadership.
- Build strong relationships with external stakeholders, including brokers, industry bodies, strategic partners and suppliers.
- Lead, inspire and develop high-performing teams capable of delivering exceptional commercial results.
- Promote a culture of innovation, accountability, collaboration and continuous improvement.

Skills and Experience

Essential:

- **Regulatory Acumen:** A deep understanding of relevant regulations and the Consumer Duty framework. Experience in embedding regulatory obligations into the culture and processes of a financial services organisation, ensuring adherence and compliance with all relevant rules.
- **Inspirational Leadership:** A natural leader with the ability to inspire, motivate, and lead from the front. You have a proven track record of building strong teams, fostering collaboration, and driving high-performance outcomes that align with member-first principles.
- **Customer-Centric Approach:** A passion for understanding and advocating for our members. You ensure that member outcomes are always at the forefront of decision-making and that we deliver a seamless and positive customer journey.
- **Strategic & Decisive:** You are comfortable operating at both a strategic and operational level, balancing the big-picture vision with the detail needed to drive day-to-day success. You are confident in making bold decisions that deliver tangible value to our members.
- **Collaborative & Open-Minded:** You value diverse perspectives, actively listen to others, and encourage a culture of inclusivity and open dialogue. You have a knack for bringing people along on the journey and fostering unity.
- **Innovative & Forward-Thinking:** A visionary leader who is not afraid to challenge the status quo and innovate. You continuously seek ways to improve processes, products, and member experiences to ensure the Society remains relevant in a fast-changing market.
- Exceptional Communication skills, both verbal and written
- High level of attention to detail and accuracy to drive a 'right first time, every time' approach
- Exceptional organisational skills
- Proficiency in IT, including good knowledge of Microsoft, including Word and Excel
- Ability to use initiative to find solutions to problems.

Desirable:

- Previous experience of working in product / marketing within Financial Services or a strong capability to deliver great customer service

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: _____

Job Description



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	<p>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> <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 				
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		