

Job Description

Role Title:	Mortgage Advisor
Reporting to:	Mortgage Outcomes Team Manager
Direct Reports:	N/A
Salary:	From £32,000 dependent 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 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

Our purpose is to deliver good customer outcomes and deliver high quality mortgage advice.

At Ecology we dare to be different providing advice on some of the most interesting green residential projects. We provide both regulated and non-regulated mortgages and your purpose will be helping our applicants and members fulfil their home ownership dreams.

You will do this though providing a smooth customer journey whilst adhering to Lending Policy, Procedures and PRA/FCA Regulation.

Main Duties & Areas of Responsibility

Examples of duties include, but are not exclusive to:

- To actively listen and assess applicants' needs and preferences to provide suitable mortgage advice and signposting.
- Ensure appropriate regulatory rules, legislation, policies, procedures are applied to all customer interactions.
- Promote the society brand, missions and values in all interactions with Ecology stakeholders.
- Building relationships to help know your customer and to reach the best customer/society outcome in all customer touch points in the customer journey.
- Deliver exceptional service during all member interactions, ensuring that the end-to-end process is efficient, standards are met at all touch points and information is provided in an effective and professional manner to maximise all opportunities.

Job Description

- Development and maintenance of technical and soft skills required to adhere to Ecology's Mortgage Training and Competency Scheme and Mortgage Advice standards.
- Keep continuous professional development up to date. Maintain expertise in our product and lending criteria along with continuous learning from feedback and customer outcomes.
- Monitor daily performance to proactively in line with key KPIs and metrics such as SLAs, customer feedback & own performance against objectives.
- Challenge any barriers in the onboarding process preventing good customer outcomes feeding into continuous improvement.
- Support our members by providing advice for mortgage contract variations and pre and post arrears income and expenditure assessments.
- Communicate and collaborate internally and externally in line with the societies behaviours to appropriately identify risks and solutions to contribute to a high performing culture.
- Maintain an awareness of your impact on mortgage advice and customer outcome related activities on the Society Risk Matrix.
- Support the Mortgage Outcomes Manager with other key tasks which may include:
 - User Acceptance Testing
 - Transformation Projects
 - Customer Journey reviews

Skills and Experience

Essential Experience:

- Experience of working in Regulated Financial Services Environment (minimum 2 years)
- CeMAP qualified (minimum 2 years)
- Knowledge and understanding of mortgage customer journey from enquiry to redemption.
- Knowledge of mortgage regulations and legislation including PRA, FCA, MCOBS, Consumer Duty, FSCS, Anti Money Laundering & HMRC rules.
- Experience of using Microsoft Office and loans origination systems.

Desirable Experience:

- Strong knowledge of MCOB 13.

Skills & Abilities

- Exemplary communication skills which can be evidenced.
- Ability to convey key messages in a clear and concise manner in written form.
- Engaging with proven ability to stimulate and motivate key internal and external stakeholders.
- Ability to plan workloads to achieve successful outcomes.
- Excellent stakeholder management with confidence and credibility to deal with all levels of colleagues across the Society.

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: _____

Behaviours and Values

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	

Behaviours and Values

Behaviour	Our Collective Commitments	Examples of Bringing My Best Self to Work		
<p>Own Your Impact</p>	<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 		
<p>Values</p>				
<p>Fairness: Treating everyone individually and with respect</p>	<p>Openness: Listening to each other's views and opinions</p>	<p>Responsibility: Doing what we say we'll do. Making pragmatic decisions, staying true to our values</p>	<p>Co-operation: Working together, receptive to the knowledge and opinions of others</p>	<p>Activism: Empowering colleagues to be advocates for change</p>