



## JOB DESCRIPTION

**Job title:** New Business Team Representative

**Responsible to:** Manager, New Business Team

**Responsible for:** Providing the initial point of contact for prospective customers and intermediaries regarding the products and services offered by the Society, its subsidiary and associated companies within the areas outlined below.

**Principal tasks:** To be undertaken in compliance at all times with laid down policies, procedures and delegated authorities and with the relevant regulator, Evidential Provisions and associated guidance:-

- (A) Maintain an up to date knowledge of all products and services offered by the Society, its subsidiary and associated companies; plus the third parties with whom we have a formal relationship.
- (B) Deal with telephone callers respond promptly, accurately and efficiently to enquiries from existing and prospective customers, intermediaries and other relevant third parties regarding the products and services offered by the Society, its subsidiary and associated companies ensuring a helpful solution is offered in all instances.
- (C) Promote the products and services offered by the Society, its subsidiary and associated companies to existing and prospective customers and intermediaries of the Society within the bounds of the Society's categorisation as an 'information only' provider under the FCA's regime. As such, take care to avoid making comment, orally or in writing, which may be construed as offering advice and/or guidance and, where relevant, adhere to scripted questions during telephone communications.
- (D) Issue relevant literature, illustrations and application forms for savings accounts, mortgages and additional loans to prospective and existing customers and to intermediaries, ensuring that adequate stock levels are maintained.
- (E) Proactively follow up enquiries via marketing or our website (or other appropriate sources) with a view to converting these into applications or leads for third parties – see J below. Respond to requests for progress updates from customers or intermediaries between receipt of the application and the Completion of a mortgage account.
- (F) Maintain filing and record keeping systems for each mortgage application in accordance with the Society's requirements. Provide cover for absent colleagues and occasional assistance to Loans Underwriting and as directed by the Manager, New Business Team.
- (G) Contact customers periodically regarding the services/products utilised to ensure suitability and encourage take-up of other related products.
- (H) Carry out market research and analysis of the results as and when necessary.
- (I) Deal with general tasks and special projects that are customer related such as identifying suitable candidates for case studies.
- (J) Proactively call our existing mortgage customers to provide details of alternative mortgage solutions at the end of their fixed term.
- (K) Proactively identify situations where customers require advice in relation to areas which are dealt with by our third parties and refer those customers to the appropriate third party for advice. Our role is to provide information only, not advice.

- (L) Assist with organisation and attend exhibitions and other functions to promote the Society's products and services, as necessary.
- (M) Adhere to procedures established in the Departmental Procedure Manual and any other relevant manuals as required suggesting any amendments that would improve customer service.
- (N) Liaise with external suppliers and maintain business relationships with third parties as required.
- (O) Adhere to procedures established for control of any relevant expenditure budgets.
- (P) Attend Internal or External meetings as required.
- (Q) Participate in the weekly shift rota, currently (Monday to Thursday 8am to 6.00pm and Fridays 8am to 5.30pm) and weekend rota (Saturday 9am to 12pm), but subject to change.
- (R) Undertake any other related tasks requested by the Manager, New Business Team or his/her Line Superiors.



## PERSON SPECIFICATION

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Attribute	Essential	Desirable	How assessed
<b>Education and Qualifications</b>	At least 5 GCSE's grade A – C (minimum C grade in both Maths & English).	Educated to A level or equivalent  A proven telephone sales track record or relevant professional qualification  CeMAP qualified	Application form and evidence of certificates
<b>Experience and Knowledge</b>	Experience of working in an office environment.  Minimum 1 year previous experience of handling incoming and outbound telephone calls	Previous telephone based sales experience within a bank, building society, insurance or other relevant environment  Experience of cross-selling to new and existing customers.  Experience of working to targets.	Application form and references  Telephone interview
<b>Skills and Abilities</b>	Ability to show a "Customer Comes First" focus.  Excellent communication skills with the ability to build a rapport.  Confident, clear and friendly telephone manner  Calm and efficient under pressure  The ability to work as part of a team  The ability to accurately respond promptly to enquiries  Good keyboard and IT literacy (including the use of Microsoft Office, Outlook, Word and Excel)		Application form, interview and skills test exercise

<b>Personal attributes</b>	Eager to learn & progress Confident & Friendly personality Good listener/communicator Enjoy contact with people Smart appearance  Flexible approach to working hours as well as the ability to participate in the shift rota, working between the hours of 8am and 6pm (Monday to Friday), including participation in the Saturday rota 9am to 12pm.		Interview
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