

Mortgage Consultant – permanent, full time – hybrid role.

This is a great opportunity to join the Society's Mortgage team as a Mortgage Consultant to help us deliver excellent customer service to both our Mortgage Introducers and customers seeking to apply directly to the Society for a mortgage.

This role is based at our Queen Square Head Office in the centre of the beautiful city of Bath, with hybrid working opportunities. The Society will mark its 120th birthday in 2024 having supported the local community since 1904. As a mutual Society we are committed to being an employer of choice, creating a diverse and inclusive team, managing our environmental impact and supporting our local community.

We are proud of the strong supportive culture at the Society. It's a highly collaborative environment with great team spirit and we're all passionate about giving Members a personalised service.

There's a lot of exciting business change initiatives taking place right now and you'll be working with great people who know their stuff and are committed to making change happen, while remaining true to the Society's core values.

What you will be doing:

Reporting to the Head of Intermediary Mortgage Sales, the Mortgage Consultant will join a small team responsible for:

- Service and be the first point of contact for brokers and new Mortgage customers focusing on customer satisfaction and as much as possible dealing with all enquiries without onward referral. Typically, this service will be provided via Live Chat, telephone and email and increasingly will be by use of new technologies such as messaging via Mobile App.
- Help to prepare both brokers and new Mortgage customers ensuring that the quality of mortgage applications submitted through are of a high standard and likely to be approved without the need for extra information.
- Support the Intermediary Relationship Managers with administration and processing as appropriate.
- Assist the Head of Direct Mortgages & Proposition in identifying opportunities for continuous improvement and then delivering them.
- Assist with the delivery of agreed projects.
- Assist the marketing team in the development of appropriate marketing communications and collateral for intermediary channels.

- Take personal ownership for any complaints received ensuring they are recorded and escalated in accordance with the Complaints Policy.
- Ensure that all operational risks associated with own role are effectively managed reporting any risks identified (including near misses) in a timely manner.

Skills & Competencies:

- A passion for service
- Well organised with good time management skills and an ability to get things done
- Good team working skills
- Good listening, negotiation and influencing skills
- Excellent communicator in all channels, including face to face, virtual, web chat, in writing and by telephone
- Deep understanding of Lending Policy and Mortgage related processes and systems
- IT competent including WordPress, Microsoft Office and ideally Society systems including those provided by likes of SOPRA and Laserfiche Technology
- CeMAP Qualified (or to be taken and passed with 12 months)

Why should you apply?

Here's just some of the reasons our colleagues are attracted to work for Bath Building Society:

- Central Bath location with hybrid working opportunities when the job allows.
- Competitive salaries and a good work life balance, we don't expect you to work silly hours.
- At least 27 days holiday (plus bank holidays) with the option to buy an additional five days.
- A day off for your birthday.
- A day off each year to take part in our community volunteering programme.
- Generous pension scheme.
- Life Insurance (four times your salary).
- Healthcare benefits after a qualifying period.
- Charity Fundmatching scheme.
- Colleague Forum.
- Health & Wellbeing Forum.
- Support from Mental Health First Aiders.
- Sharing in Success: Annual bonus scheme based on both the performance of the Society and your individual performance.
- Access to the Wider Wallet employee discounts portal to enjoy discounts off nationwide brands.
- We also have regular social events and some of the best parties!

To apply:

Please email a cv and covering note to careers@bibs.co.uk

Closing date: 31st January 2024

*We reserve the right to close this vacancy early if we receive sufficient suitable applications for the role. So if you are interested, please submit your application as soon as possible.