

Personal Mortgage Advisor Role

As a Personal Mortgage Advisor your role is to provide an informative and professional mortgage service for our customers, in order to support the UK Retail strategy of becoming the UK's Most Helpful and Sustainable Bank. You will be the 'face' of the bank – our customers need to buy into you as well as our products and as such you need to be adept at flexing your style to a range of different customers and ensure that they all receive excellent service and advice. Based in a 'hub' location, you may also have other locations that you have remote responsibility for. You will also work with the wider branch team to grow the Mortgage Business.

The majority of your day will be spent in customer meetings and completing associated paperwork. You will get a proportion of your leads from colleagues, so you need to build great relationships and engage them about our mortgage offering. The remainder of your day you will walk the floor, prospect leads and coach your colleagues. You will need to have full CeMAP to apply, and when you join there is a comprehensive and structured training programme to ensure the required standards and that you fully understand the strategy and vision of the RBS group. Your Area Mortgage Manager will observe and coach you during your training and when you go live with customers. As a regulated role there will be regular compliance checks where failure could mean the need for reaccreditation.

Mortgages are a large revenue stream; therefore this is a critical role with stretching sales targets for Mortgages and related cross sales. The role does not carry any direct people management responsibility but coaching of the lead providers in the wider branch team will feature.

To recap, in this job you will spend time...

- Matching our range of mortgages and associated services to new and current customer's needs
- Managing risk for both the customer and the bank
- Completing associated paperwork and updating systems to a high standard
- Generating your own leads and business through prospecting
- Educating and coaching lead providers and stakeholders
- Managing and retaining the customer from application to the end of their mortgage term

This job may be for you if you enjoy ...

- Being in control of growing and retaining your mortgage book
- Helping customers and making the complex understandable
- Making a real difference for customers, some of which may be in difficult financial situations
- Working to targets, tracking your relative performance on a leader board
- A competitive base salary plus incentives linked to the sales you make
- Having responsibility for one location and dealing with a greater variety of people

This job may not be for you if you...

- Find it hard to stay positive in quieter periods of business and cannot see the longer term view
- Prefer working in isolation rather than part of a team and avoid people interaction
- Are not comfortable being proactive and a self motivator