

Job role: Mortgage Advisor



Responsible to: Head of Mortgage Proposition

Band: Technical/Professional

Department: Mortgage Sales

PURPOSE

- Providing to customers a full advice and recommendation service for Teachers Building Society mortgages in accordance with the Society's values, scope of service, regulatory and compliance requirements whilst maintaining excellent customer satisfaction.
- To be undertaken in compliance at all times with policies, procedures as provided by the Society and in line with relevant PRA/FCA Rules, and associated guidance.

SCOPE

- Identify and advise on customer needs for Mortgages.
- Identify savings, protection and home insurance needs, offered by the Society or its affiliated providers, as required.
- Achieve minimum sales targets
- No mandated lending authority
- Deliver satisfactory compliance and quality measures
- Deliver good customer outcomes

ACCOUNTABILITIES/CORE COMPETENCIES

- Manage inbound calls and online enquiries from prospective and existing customers regarding mortgage products.
- Proactively track and follow up enquiries to secure new business and retain existing mortgage customers.
- Conduct comprehensive fact-finds using effective questioning techniques to assess customer needs and deliver tailored mortgage advice and recommendations via telephone
- Act as the customer's primary point of contact throughout the mortgage application journey, ensuring a smooth and positive experience.
- Ensure all advice is compliant with FCA MCOB regulations, Consumer Duty requirements, and internal policies, maintaining accurate and detailed customer records.
- Deliver clear, concise, and compliant verbal and written recommendations, issuing written confirmations within timescales and completing all required disclosures.
- Maintain an up-to-date knowledge of mortgage products, underwriting criteria, affordability requirements, and associated financial services including protection, general insurance, and savings products.
- Identify protection and insurance needs during the fact-find process and facilitate appropriate referrals to partners to ensure holistic customer outcomes.
- Collaborate effectively with colleagues and cross-functional departments to deliver high service standards and achieve organisational objectives.
- Proactively identify and resolve customer issues, handling complaints professionally in accordance with company procedures and contributing to service improvements.
- Embed Consumer Duty principles into daily practice, ensuring good customer outcomes and fair value at all stages of the advice process.
- Demonstrate first-line risk ownership by ensuring data accuracy, confidentiality, AML compliance, and adherence to Lending Policy, Underwriting Guidelines, Suitability Advice Standards, and the Society's Training & Competence (T&C) framework.
- Undertake additional responsibilities as requested by the Head of Mortgage Proposition.

- Participate in regular coaching, one-to-one reviews, and training sessions, meeting agreed performance and competency targets.
- Maintain professional qualifications and fulfil CPD requirements in line with regulatory and organisational standards.
- Effectively utilise point-of-sale systems, ensuring accurate data input and process compliance.
- Represent the Society at promotional and networking events as required.

KNOWLEDGE/SKILL/EXPERIENCE

Essential Qualifications

- CeMap or equivalent qualification

Essential Competences/Experience

- Recent/Current Mortgage Advisor experience on a tied lender basis i.e. High Street Bank/Building Society
- Comprehensive knowledge of mortgage products
- Competent Advisor Status

Desirable Competences/Experience

- Able to bring industry best practices to the Society
- Good knowledge of mortgage related protection and insurance products and their purpose/relevance