

# Training & Competence Supervisor

<b>Department:</b>	Compliance
<b>Location:</b>	Congleton, UK with flexible working option
<b>Reporting to:</b>	Head of Compliance
<b>Experience:</b>	Mid-senior (5 years and above)

Everything Financial is looking for a permanent Training & Competence Supervisor based in Congleton, UK, with the option for flexible working.

## About Everything Financial

Everything Financial Ltd is one of the UK's leading (and award winning!) consumer credit brokers who offer digital loan brokerage and aggregation services. We have developed a range of innovative bespoke services that make sure our lender partners are able to acquire customers that fit their risk appetite. We also offer mortgage intermediary, providing advice to their customers for all types of needs including residential mortgages, bridging loans and second charge loans.

As a growing FinTech company, we have a culture of learning. Using data to drive decisions and partnering with a range of trusted experts within the financial services industry means we can shape products which work for the people who use them. We specialise in UK products and services, but our people are based all over the world. We work together as one group with the aim of living our core values each day - Be Bold, Be Curious, Be Collaborative, Be Simple and Be One.

We are free from the typical constraints of big corporate culture and instead have fostered a way of working that will encourage you to do the best and most fulfilling work of your career, meaning you'll get to tackle thorny problems with satisfying outcomes and quick turnarounds.

## About the role

Responsible for ensuring that Everything Financial operates within all relevant regulation of the T&C regime. To apply knowledge and experience of the regulatory landscape to the company's policies and training.

Help and support the Regulated Mortgage Brokers, provide hands-on advice and support where required. You will provide formal training and support to the Regulated Mortgage team and will be responsible for completing case observations and role plays as necessary with both the Regulated Brokers and Trainee secured loan/mortgage advisors, designing, and implementing the Trainee Mortgage Advisor Academy.

Making recommendations to Trainees/Advisors and the Head of Compliance/Sales Director, with full supporting evidence provided for the granting of certified status to newly qualified Advisors and carry out case file checks on Regulated Mortgages in accordance with the Company schedule of case file checking.

Perform call monitoring assessment of the Call Centre, providing advice and guidance to the team.

Designing a quality assurance framework within Everything Financial as directed by the Head of Compliance, implementing monitoring schedule, management information and overseeing any remediation.

Provide all necessary reports and Management Information regarding file checks, call listening, ad-hoc training and e-learning completion/roadblocks to the Head of Compliance and Sales Director.

## Key tasks and responsibilities:

- Be responsible for ensuring that Everything Financials' practices comply with all applicable FCA T&C regulation.
- Review, publish, monitor, and maintain T&C policies and actively champion the FCA's T&C regime.
- Develop and implement a T&C programme for Advisers/Trainees ensuring a consistent level of quality advice.
- Design a risk-based monitoring plan to ensure that all relevant regulatory requirements are assessed, and adherence is appropriately monitored.
- Act as the lead on all Regulated Mortgage and Trainees regulatory reporting within the FCA directory, ensuring that submissions are on-time and accurate.
- Support the design and structuring of new systems to ensure that they meet regulatory requirements.
- Offer first-line support to the Advisory and Call centre teams.

**Key tasks and responsibilities (cont.):**

- Ensure effective escalation of Advisory/Call centre compliance risks and consumer outcomes.
- Be responsible for supporting Advisory and Call centre teams with implementing regulatory change as well as industry best practice.
- Provide management with any support investigating consumer outcomes as part of the firm's complaint resolutions practices.

**Skills and experience required:**

- Certification role
- CEMAP/CeRER qualified
- Experience of conducting regulated secured loan/mortgage file checks and call handling within the consumer credit sector
- Developing trainee advisers through to competent status
- Excellent communication skills, maintaining a high level of professional conduct with internal stakeholders
- Outstanding organisational, time management and record keeping skills.