

JOB TITLE	Business Development Advisor
REPORTS TO	Product Manager
DATE COMPILED	August 2024

JOB DESCRIPTION

CORE VALUES AND INDIVIDUAL CONDUCT RULES

Our five core values define what we’re all about and what makes us tick. We’re always looking to appoint brilliant people, who share them!

- ✓ **Make a lasting impression** – leave people better than you found them
- ✓ **Proud of our past and excited by our future** – make sustainable decisions that last for generations
- ✓ **Passionate about people** – be warm, straight talking and genuine
- ✓ **Work together** – be a team player, celebrate success, be supportive and give your all
- ✓ **Deliver on promises** – if we say we’ll do it, we will

As a Financial Services organisation, we expect all of our colleagues to adhere to the individual conduct rules outlined below:

- You must act with integrity
- You must act with due skill, care and diligence
- You must be open and cooperative with the FCA, the PRA and other regulators
- You must pay due regard to the interests of customers and treat them fairly
- You must observe proper standards of market conduct
- You must act to deliver good customer outcomes for retail customers

1 MAIN PURPOSE OF JOB:

To be the main point of contact for the Marsden to build relationships with our intermediary tier partners and prospective tier partners. Promote the Society, raising awareness of Marsden Building Society’s products, criteria and service. To increase levels of new mortgage business being introduced to the Society whilst helping to guide tier partners and prospective tier partners through the complexities of the mortgage application process. To build and maintain strong relationships with tier partners and prospective tier partners to encourage new and repeat business.

Understanding the complex legislation around mortgage regulation MCOB and MCD and applying this to day-to-day activities.

2 DUTIES & KEY RESPONSIBILITIES

- **Relationship Management with Tier Partners and Prospective Tier Partners**
 - Identify new clubs/networks to develop and where necessary arrange meetings with prospective brokers to promote the Society and raise its profile in the market and be a brand “champion”.
 - Manage and develop the business relationships for all our tier partners, carrying out quarterly meetings.
 - Conduct meetings with tier partners or prospective tier partners and deliver presentations to promote Marsden’s intermediary proposition (face to face or remote).
 - Contribute to the growth of the Society’s intermediary base by providing professional first contact across the broker journey for tier partners and prospective tier partners.
 - Dealing with enquiries from tier partners and prospective tier partners and assessing their requirements and needs.
 - Analysing our database of intermediary interactions and identifying any opportunities not passed up through Broker Support, recording all contact made for activity management.
 - Being the ‘face of Marsden Intermediaries’, assisting with case issues and liaising with Lending Services to ensure swift resolutions for tier partners and prospective tier partners.
 - Discussing, understanding and presenting complex lending enquiries to the Lending Manager to obtain a positive lending decision for tier partners and prospective tier partners.
 - Working with tier partners and prospective tier partners to help them understand the Society’s CRMP and packaging requirements to improve customer experience.
 - Attending externally hosted events to raise the Society’s profile and driving mortgage growth & brand awareness. These could be face to face, webinars, or Zoom/Teams events.
 - Providing surgeries/training sessions into network and club help desks (both face to face and remote).
- **Internal development**
 - Being aware of market trends and competitors.

- At product launch, assisting with product verification across all sourcing platforms.
 - Regularly reviewing Knowledge Bank, Criteria Hub and L&G SmartRFit to ensure they are up to date.
 - Providing general insights and feedback from tier partners and prospective tier partners.
 - Helping to develop telephone and internet-based meetings, presentations and comprehensive training material across intermediary panels.
 - Keeping up to date with changes to CRMP and Society policies.
 - Completing monthly intermediary MI to be distributed to clubs and networks.
- **Personal development**
 - Working to individual objectives to ensure planning and delivery of workloads.
 - Preparing for individual catch ups, team meetings and review meetings.
 - Sharing best practice with the team and knowledge-sharing to improve overall capabilities.
 - Completing all mandatory training within agreed timescales.
 - Helping to build strong working relationships within the team and demonstrating our brand values across the business.
 - Following all relevant internal procedures and understanding operational risks relevant to the role.
- **Respond to and meet with regulatory requirements**
 - Understanding and interpreting FCA, PRA, MCOB and MCD requirements in relation to mortgage mediation.

3 STANDARD EXPECTATIONS

All postholders across the Society are expected to adhere to the following expectations:

- Confidentiality - working within the Society the post holder may gain knowledge of confidential matters, such information must be regarded as strictly confidential and not disclosed further. Failure to observe this confidentiality clause could result in disciplinary action
- Codes of Conduct and Accountability - the post holder is expected to comply with FCA and PRA requirements, with specific reference to Senior Management and Certification regime (SMCR) and conduct rules for all staff.
- Health and Safety and Security - all employees have a duty for their own and others safety and to report any accidents, complaints or untoward incidents as per Marsden procedure.
- Valuing Diversity and Promoting Equality - as an equal opportunities employer all staff are required to comply with relevant policies and procedures.
- Training - staff have a duty to complete all required continuous professional development and training.
- Vulnerable Customers - to contribute to the safety of our customers who require additional support by identifying where a need exists and taking the appropriate steps to ensure any barriers are removed when dealing with their enquiry and appropriate monitoring of both the account and the customers circumstances takes place periodically to ensure fair customer outcomes. Branch/Department Champions provide advice and support to colleagues to assist them in meeting their responsibilities in contributing to the safeguarding of our customer.

The range of duties and responsibilities outlined in this job description are indicative only and intended as a board guideline of the range and type. They are subject to modification in the light of changing demands and development requirements of the post holder.

PERSON SPECIFICATION

Factors	Essential	Desirable
Education & Qualifications	<ul style="list-style-type: none"> ● GCSE Maths and English (Grade A – C) OR relevant experience in Financial Services ● CeMAP 	
Knowledge, Skills & Abilities	<ul style="list-style-type: none"> ● Ability to demonstrate a positive attitude, good communication and presentation skills. ● Computer literate, ability to use Microsoft Office. ● Ability to work under pressure and prioritise work. ● Approachable and confident when dealing with individuals at all levels. ● Work effectively in a complex and changing environment. ● Knowledge and understanding of mortgage competitor products and activity. ● 	<ul style="list-style-type: none"> ● A good level of knowledge of CRMP.

	<ul style="list-style-type: none">• Confident stakeholder management with confidence and credibility to deal with all levels of colleagues and external contacts.• Exceptional organization skills and ability to work on their own.• A general understanding of Mortgage Market Review (MMR), Mortgage Conduct of Business Rules (MCOB) and Mortgage Credit Directive (MCD). FCA, PRA, Money Laundering & Data Security	
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