

Paradigm Partners Limited

Job Description – Technical Services Adviser (Mortgage Specialist)

Role title:	Technical Services Adviser
Reports to:	Technical Services Partner
Direct reports:	None
Regulated Role:	No
Approved Person Role:	No
Location:	Head Office Based

1. Role overview

To establish and develop a dedicated mortgage, consumer credit and protection compliance consultancy service with the aim of delivering high quality mortgage, consumer credit and non-investment insurance regulatory support, guidance and commentary to Partner firms.

To assist other areas of Technical Services and the wider Paradigm Group as required.

To promote Paradigm Partners Ltd as the premier provider of regulatory support services in all dealings with partner and prospective partner firms and Paradigm Mortgage Services LLP as an industry leading mortgage support service.

To act as a positive ambassador for Paradigm Partners Ltd and Paradigm Mortgage Services LLP at all times.

2. Responsibilities

To provide a dedicated mortgage related compliance resource designed to support partner firms in relation to all aspects of mortgage, consumer credit and non-investment insurance regulation. Establish and develop a role as the regulatory expert within Paradigm for mortgages, consumer credit and non-investment insurance regulation.

Typical work will include:

Helpdesk Support

- Provide telephone and e-mail compliance and technical support/guidance to directly authorised Partner Firms in relation to all aspects of mortgage, consumer credit and non-investment insurance regulation;
- Provide comprehensive guidance and comment in relation to Financial Promotions;
- Ensure that internal procedures and service standards are adhered to and that all correspondence is subject to the appropriate level of internal review prior to issue;

Policy Support

- Constant monitoring of FCA guidance and commentary and other regulatory communications;
- Assimilate regulatory information and communicate to Partner Firms and Paradigm staff in clear, easy to understand terms highlighting the relevance of the information to firms and staff.
- Provide a dedicated Paradigm compliance manual focussing on mortgages, consumer credit and protection.
- Implement timely updates to the Paradigm Compliance Manual in line with regulatory changes.
- Participate in, and contribute to, weekly policy team meetings.
- Contribute to Paradigm publications (i.e. Target).
- Attend and present at dedicated Paradigm events.

File Review

- Assist the Technical Services Business Monitoring team in updating and developing the mortgage and protection related file review guidance and assistance we provide to firms.
- Where required, review mortgage and protection based client files in line with Paradigm procedures.
- Construct a professional and clear report on each file identifying areas where the

	<p>firm can improve their regulatory behaviour;</p> <ul style="list-style-type: none"> • Provide feedback directly to firms regarding the findings of the review (or provide feedback via the firm's Paradigm Business Consultant in order that the Business Consultant can present the results of the review to the Partner Firm). • Build rapport with Business Consultants in order to forge good communication links and help provide a bespoke service.
Other duties	<ul style="list-style-type: none"> • Provide support to the Technical Services Partner as required. • Assist other Technical areas (Policy, Business Monitoring) as required. • Assist other areas of the Paradigm Group, in particular Paradigm Mortgage Services LLP.
Attend and positively contribute to regular team meetings.	
Contribute to Paradigm member publications and communications (such as Target, Paradigm's compliance newsletter as well as twitter, blogs etc) and aim to become the recognised specialist in the subject areas of mortgages, consumer credit and protection.	
Maintain up-to-date CPD records demonstrating that skills and knowledge required to do the job are being maintained and enhanced;	
Complete all other duties reasonable expected by Paradigm; and	
Complete all Paradigm Partners Ltd documentation (expenses, reports etc) as prescribed within the Staff Handbook.	

3. Skills required

Attention to detail;
Ability to interpret regulatory outputs from FCA and other relevant industry bodies and transfer this into practical guidance, support and commentary for the firms Paradigm supports;
Ability to interpret data and to analyse where a firm's existing procedures and practices do not meet with current regulatory standards;
Excellent standard of written & verbal communication; strong presentation skills.
Ability to empathise and build strong business relationships with internal colleagues and partner firms;
Ability to manage own time, workload and ensure that all contractual obligations are met with partner firms; and

Ability to self motivate in self learning and the recording of CPD.

4. Qualifications/knowledge/experience

Essential	Financial Planning Certificate (or equivalent) CeMAP / Advanced CeMAP / Lifetime Mortgage & Equity release qualifications. Sound knowledge of UK regulatory framework, with particular emphasis on MCOB, CONC & ICOBS.
Preferred/Aspiration	Advanced Diploma in Financial Services (or equivalent)
Experience	5 years mortgage related financial services industry experience, of which a minimum of 2 years should involve regulatory experience.

5. Personal Qualities

Essential characteristics	<ul style="list-style-type: none">• Professional and positive attitude• Strong interpersonal skills• Strong organisational skills and efficiency• Pro-active in their approach to Paradigm and partner firm work• Commercially-minded• Presentation skills (at seminars etc)• Project management skills
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