



### **Mortgage Adviser - Ewloe**

We're looking for a Mortgage Adviser to join our team in Ewloe.

**Position:** Permanent, Part-time (e.g. 3 days per week).

**Location:** Ewloe, Flintshire.

**Salary:** £35,000 pa FTE (dependent on qualifications and experience) plus bonus.

### **About Astute**

We are Astute Private Wealth, Chartered Financial Planners with offices in Ewloe, Liverpool and Knutsford. We seek to provide first class financial planning and advice to clients across the North West, North Wales and beyond.

We aim to build strong, enduring relationships with our clients, and take pride in helping them to achieve their goals through comprehensive lifestyle financial planning. We want to provide our clients with confidence for their future, so that they can enjoy their lives now.

We're a forward-thinking, progressive team with ambitious goals and a restless appetite to continuously improve. We approach everything we do with candour and conviction and aim to achieve excellence in all aspects of our work.

Our staff are the best reflection of our values. Adaptable and dependable team players, driven to succeed, and ready for a challenge. In return for their hard work, our colleagues benefit from a competitive, generous and flexible benefits package, clean, modern offices, and a fantastic team environment.

### **About the Role**

The role of Mortgage Adviser requires a highly motivated individual to service existing clients and new referrals in the reviewing and meeting of their mortgage and related protection needs.

The role will be primarily office-based, with client meetings taking place either via video or telephone call, although some travel to client homes may be required.

Depending on the individual's hours, workload, qualifications and business needs, the role may also include administrative tasks.

## **Key Responsibilities and Outputs**

- Deliver a high quality client service as required
- Meet the company and regulatory servicing requirements for your allocated clients
- Provide mortgage and protection planning advice to new and existing clients
- Work with the Independent Financial Planners in the business to refer investment and pension clients to them and to work on mortgage referrals to convert new business
- Meet all expected standards in terms of client advice and client file standards
- Meet all expected key performance indicators, training and continuing professional development standards
- Be proactive in your contribution to the financial planner and wider firm team, using personal initiative and experience to benefit the company as a whole
- Adhere to advice rules, and pre-approval requirements
- Ensure all client mortgage reviews are carried out professionally and within timescale, and correctly recorded
- Ensure all client new business is submitted and tracked correctly
- Promote the use of our client portal with clients to improve communication
- Undertake research and work with the Compliance Team to ensure best advice practice
- Identify new opportunities and introducers to further expand your network
- Comply with the Financial Services and Markets Act 2000, the FCA's Conduct rules/FCA Statements of Principle & Code of Practice, and the relevant rules from the FCA at all times
- Additional duties as required.

## **Skill Sets and Experience**

The successful candidate will be able to display the following skills and experience:

### **Qualifications**

- Mortgage qualified and (ideally) Diploma qualified, with at least 12-18 months experience in whole of market mortgage advice
- Possesses a full driving licence and vehicle.

### **Communication Skills**

- Communicates clearly and concisely, orally and in writing with clients, colleagues, and business contacts at all levels.

### **Technical Skills**

- Good working knowledge of IT systems relevant to job role
- Excellent product/industry knowledge
- Adheres to company standards and procedures at all times
- Familiar and proficient in the use of all client service-related technology.

## **Personal Responsibility and Drive**

- Prioritises effectively
- Deadlines are met and work is regularly error free
- The drive and motivation to meet targets
- Make confident, effective decisions within scope of job role
- Excellent administrator
- Completer/finisher.

## **Working with Others**

- Actively participates and co-operates with others
- Builds effective relationships and contributes to team spirit
- Negotiates effectively with colleagues and outside agencies
- Flexible, adaptable and possesses a positive 'Can Do' attitude.

## **Developing Self and Others**

- Actively seeks opportunities for self development
- Provides some coaching/support to team members.