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| JOB TITLE | Mortgage Maturity Administrator |
| REPORTS TO | Maturity Reporting & QA Team Manager |
| DATE COMPILED | November 2025 |

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 fulfil the mortgage maturity process which secures mortgage retention business for the Society including general call handling, data inputting and KFI production and chase ups.

2 DUTIES & KEY RESPONSIBILITIES

- **Mortgage maturity**
 - Produce rate switch KFI/offer using information provided from maturity CSV file
 - Produce personalised illustration letters and issue to customers within Society set SLA's
 - Outbound call to secure outcome, identify customers who need full advised sale and make referral
 - Update all tracking sheets
 - On receipt of applications, complete all administration, updating relevant systems and progressing case ready for completion.
 - Completing rate changes for existing customer applications.
- **Other Administration**
 - General administration duties relating to existing customers.
 - Answering inbound calls with general queries for existing customers.
- **Outbound contact strategies**
 - Carryout outbound contact strategies to cover but not limited to LIR, End of Term, Interest only, Vulnerability.

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 | <ul style="list-style-type: none"> • CeMAP • CaRER |
| Knowledge, Skills & Abilities | <ul style="list-style-type: none"> • Ability Excellent oral and written communication skills. • Computer literate, ability to use Microsoft Office. • Ability to work under pressure and prioritise work. • Ability to process information and make decisions quickly. • Approachable and confident when dealing with individuals at all levels. • Work effectively in a complex and changing environment. • Attention to detail and ability to meet deadlines. • (MCD). FCA, PRA, Money Laundering & Data Security • A general understanding of MCO, MCD, DPA, Money Laundering and Data Security regulations | |