

Loans Underwriter
Altrincham
£19-22k depending on experience + benefits

Working for a growing office in the centre of Altrincham, this is a great opportunity to join a team who manage the underwriting process of consumer loans typically up to £15k in value.

Duties will include:

- Taking inbound calls and making outbound calls from existing or prospective business customers
- Completing applications from start to finish
- Advising applicants on loan re-payments
- Conduct a thorough income and expenditure to ensure clients can afford to meet the proposed loan repayments
- Conduct a credit search on the client to ensure they meet criteria, study the search and discuss it with the applicant
- Validate Clients bank details by obtaining and checking proof of income and any other documents required to satisfy the company's Lending Policy
- Make a formed lending decision based on the information gathered.
- Conduct any other related checks as required
- Liaise with internal colleagues and third parties
- Follow company policies and procedures, acting in accordance with FCA guidelines at all times

Personal Specification

- Underwriting experience within Financial Services, particularly within an FCA regulated environment
- Knowledge of lending and of the Consumer Credit Act
- Strong attention to detail and numeracy skills
- Attention to detail
- Excellent telephone manner

Days – you will be required to work 5 days out of 7 on a rota basis

Hours – 40 hours per week between 9am and 8pm Monday to Friday and 10/11am – 4pm on weekends.

Successful applications will be subject to passing a credit check and DS check.

Interested? [Click to apply.](#)