Job Description – Home Loan Specialist

Position Title	**Home Loan Specialist (Home Loan Writer)**
Department	MoneyQuest Wollongong
Reporting to	Director
Summary of Role	Ensure effective communication between clients & prospective clients & the business & the development of strong client relationships.
Relationship to Other Positions	Work with Director and the Home Loan Team to achieve business goals.
Skills & Knowledge Required	***Qualifications*** *Preferred* • Certificate IV in Banking and Finance
	Competencies *Essential* • Good understanding of the financial services industry. • Good understanding of all aspects of the mortgage lending process.
	Skills *Desirable* • Commitment to work within clearly defined business processes. • Excellent planning and organisational skills. • Communication Skills – ability to communicate effectively face to face with staff, existing and potential customers to develop and maintain relationships and determine client's needs. Ability to convey and explain information coherently and confidently in both oral and written format. • Ability to work under pressure- achieve assigned work in a timely manner and within allocated time to ensure the smooth and timely submission of client applications • Conflict resolution skills – ability to investigate and resolve matters that may arise to both Bank and client satisfaction • Time Management and Organisational Skills – ensure deadlines for submitting applications to Bank for processing are met. • Analytical Skills – ability to develop and recommend financial solutions • Negotiation Skills – ability to explore opportunities with a view to mutual benefit and acceptance. • Problem Solving – ability to seek out information and break down problems and situations into simple lists of components, options and alternatives. • Financial skills – understanding and application of pricing, margin and profitability principles • Interpersonal skills – be able to work effectively in both a team environment whilst also being able to fulfill the range of duties required of this role autonomously • Ability to quickly learn the features & functionality of appropriate lending software & other business systems. • Attention to detail – accurately checking and processing tasks and showing concern for all aspects of the role • Commitment to continued professional development.

	Experience – *Desired*
Duties & Responsibilities	• Manage all ongoing & prospective client communication via phone, mail/ e-mail, to ensure clients are always fully prepared for all appointments. • Contact clients after meeting &/or participation in an appointment to ensure clients clearly understand the next steps in the relationship. • Meet & greet all clients/ prospective clients when they are visiting the business, ensure their comfort & all queries are addressed. • Provide options for appropriate solutions to customer needs using the agreed sales process. • Respond to day to day queries from clients • Prepare client paperwork and lodge applications in online software • Conduct client appointments to assist clients with the preparation of paperwork, preparation of loan applications and loan documentation sign up. • Complete all relevant reports & presentation material used in client appointments. • Ensure all client data is accurately recorded in all business systems including personal, financial, lifestyle & service delivery details. • Maximise retail lending opportunities by assessing the financial needs of customers and providing options in pursuit of specific individual Sales and Growth targets. • Provide quality credit and risk solutions for customers and the fulfilment of home loan processing requirements • Retain the existing lending customer base. • Demonstrate and model credit compliance, product knowledge and sales and service processes. • Complete Document Sign Up process with clients • Achieve prudential control by ensuring compliance with policies and procedures, as well as complying with industry and business code of practice and legislative requirements.
Measures of Success	Key result areas to be achieved
Location	72 Auburn Street Wollongong NSW 2500

Role Tasks & Benchmarks – Loan Writer

Responsibility	Tasks	Performance Benchmark
Client Service / Communication	Manage all ongoing & prospective client communication via phone, mail / e-mail, to ensure clients are always fully prepared for all appointments.	As soon as appointment is made ensure client is aware of requirements and documentation required for loan interview
	Contact clients after participation in an appointment to ensure clients clearly understand the next steps in the relationship.	Contact client at mutually agreed timeframe after interview.
	Meet & greet all clients / prospective clients when they are visiting the business, ensure their comfort & all queries are addressed.	As required.
	Respond to day to day queries from clients.	Queries to be followed up within 4 hours of initial query.
Inducting Clients	Complete client paperwork & oversee lodgement of loans	Client paperwork to be completed & checked within 24 hours.
	Conduct client appointments to assist clients with the preparation of paperwork.	Ensure all paperwork is completed correctly by client, prior to client leaving the office or finalisation of Zoom or phone meeting.
	Conduct induction appointments for new clients.	Induction appointment to be held as soon as practicable to ensure client is interviewed as soon as possible after initial enquiry via face to face, Zoom or phone.
Client Reporting	Complete all relevant reports & presentation material used in client appointments.	Reports/presentations to be completed no less than 1 day prior to appointment.
	Prepare reports documenting financial recommendations	Recommendation to be emailed to client within 2 days of client appointment
	Ensure all client data is accurately recorded in all business systems including personal, financial, lifestyle & service delivery details.	All client data changes brought to attention to be altered by COB.
	Meet with clients to sign up of all loan applications	Be fully conversant with client files prior to loan sign up.
	Prepare client reviews	Review reports to be completed no less than 1 day prior to review appointment.