

<b>Job Description</b>	
<b>Title:</b>	Lending Manager
<b>Activity Line/Department:</b>	Lending/ Business Development
<b>Reporting to:</b>	Head of Business Development
<b>The Role:</b>	<ul style="list-style-type: none"> <li>• Deliver on the annual new business lending targets for ICS Mortgages/ Dilosk ("ICS") - Broker Chanel and Direct Business</li> <li>• Manage the quality, conversion and cost of the new business originated through the active pre-screening of applications and training/advice provided to the Broker community</li> <li>• Proactively manage new direct business applications progressing cases from enquiry through to completions</li> <li>• Proactively manage the new business pipeline (Broker Channel and Direct Business) and regularly review the portfolio's performance to ensure an accurate reading of "live" business</li> <li>• Act as the contact for Brokers providing continuous updates on products, pricing, credit criteria, application process.</li> <li>• Ensure strong relationships are maintained with Brokers positioning ICS as the lender of choice and with all departments within ICS (e.g. Credit, CRU, ASU)</li> <li>• Provide training to Brokers on ICS4Brokers or equivalent system (New staff and updating existing staff), on Packaging cases on Products (FTB/TUB/Switcher and RIL products), on Process (Applications/Offer/Completions) and Post Completion</li> <li>• Develop excellent relationships with internal departments and represent client cases to them to maximize the amount of good quality lending that can be done. Support clients in the retention of existing business.</li> <li>• Provide timely updates to Senior Management on ICS competitors by way of reporting on criteria, process, rates, commission, marketing etc.</li> <li>• Identifying new business opportunities by appointing new brokers that will be of benefit to ICS, third party introducers and direct business leads.</li> <li>• Meet high net worth clients to assist the Broker in obtaining new business and to promote the ICS brand.</li> <li>• Assist in the origination and analysis of secondary mortgage pools which come to the market</li> </ul>

	<ul style="list-style-type: none"> <li>• Management of ASU cases where necessary and negotiating with clients to ensure NPL's are minimized and LTRO's are successfully approved and implemented.</li> <li>• Dealing with negotiations on VS/RMB cases where there are no alternative resolution options.</li> <li>• Assist in Projects/tasks assigned from time to time by Management</li> </ul>
<b>Education and Experience:</b>	<ul style="list-style-type: none"> <li>• Ideally a University primary degree or relevant Industry qualification. QFA or APA qualification is necessary.</li> <li>• Minimum of 5 years within a banking/lending background preferably working for a banking institution or a brokerage firm/ mortgage company.</li> <li>• Strong knowledge of origination / lending/ consumer codes and practices</li> <li>• Strong network of contacts among the broker and intermediary community</li> <li>• Proficient in the suite of Microsoft Office products</li> </ul>
<b>Skills and Personal profile</b>	<p>The ideal candidate will be able to demonstrate:</p> <ul style="list-style-type: none"> <li>• Highly motivated working to targets</li> <li>• Excellent interpersonal skills</li> <li>• Excellent organisational skills</li> <li>• Team player who works well in a small and dynamic team.</li> <li>• Self-starter and strong initiative</li> <li>• Discreet and confidential</li> <li>• Excel, Word skills required with an understanding of Office 365.</li> <li>• Will need to have an understanding of the ICS mortgages broker portal origination system</li> </ul>