



KEY INFORMATION

Role: Financial Support Adviser

Reports to: Mortgage Support Manager

Grade: 4

PURPOSE

To make a meaningful impact by supporting mortgage customers through periods of financial difficulty. You'll be a trusted point of contact, offering empathetic guidance and practical solutions that help customers regain control of their mortgage commitments. You'll also ensure smooth progression of cases that require litigation, working collaboratively with third-party partners to deliver fair and effective outcomes.

CRITICAL SUCCESS FACTORS

Be a dependable and proactive presence within your team, always ready to offer support and contribute positively wherever it's needed.

Demonstrate a strong understanding of your role and actively seek opportunities to grow your skills and knowledge, ensuring you deliver the highest standard of service.

Develop and maintain trusted relationships with both internal and external stakeholders, consistently delivering exceptional service and fostering collaboration.

BEHAVIOURS

- Respect for confidentiality
- Honest and integrity
- Professional
- Positive outlook

Main Duties Within Role

- Main Duties within role (list is not exhaustive)
- Policy and Industry – Take ownership of the financial support team's best practices and policies ensuring they remain within legal and regulatory guidelines. You'll proactively participate in seminars and forums responding on behalf of The Cambridge on arrears related matters whilst taking on recommendations of new initiatives and embedding these into everyday activity
- Reporting and Monitoring – You'll be the Financial Support representative at various society meetings providing comprehensive board and committee reports on a monthly basis; maintain detailed records of mortgage account monitoring that will satisfy regulatory reporting; manage the number of arrears and repossessed cases informing the Society of the progress made and when required escalate nonperforming accounts to our legal representatives, whilst achieving the best customer outcomes
- Customer Service – Acting as the main point of contact for our borrowers, external support bodies and internal stakeholders, you will instruct, liaise, and provide updates to achieve the best outcome for our customers and the Society. Explore customers' present and foreseeable future needs and circumstances to provide advice tailored to the individual needs of the customer.
- Financial Support – Understand free independent money advice agents and identify when borrowers need to be referred for further support
- Customer vulnerability – you will have a strong understanding of the Society's Vulnerable Customer processes and actively probe and signpost when relevant
- Actively manage your own diary to carry out customer appointments. Make recommendations and approve forbearance arrangements in line with the agreed mandate limit.
- Support all team members by sharing best practice and useful information

Qualifications & Accreditations

- 4 GCSE's A-C including English and Maths or equivalent
- CeMAP or CertDC (Desired not essential)



Skills

- Strong verbal and written communicator
- Working knowledge of regulatory responsibilities
- Ability to put a customer at ease and be empathic
- Adaptable communication styles
- Ability to confidently challenge customers
- Offer practical advice and solutions
- High level of accuracy and attention to detail
- Strong team player and able to work independently
- Computer literate
- Skilled in building rapport with customers over the phone
- Comfortable handling difficult conversations with empathy and professionalism

Job Holder Signature