

Credit Underwriter

Based in Birmingham

Salary Range: £24,200 - £30,000 per annum (dependent on experience)

Unity Trust Bank brings a fresh approach to banking. As a specialist bank for **civil society, social enterprises, CICs, local councils, and trade unions**, we support our customers with socially-responsible banking services. And because we're a social enterprise too, we really understand the sectors our customers work in.

Since our formation in 1984, our vision has been to deliver a range of banking services that set us apart from mainstream banks. Today, that vision continues to become reality as we lead the way in the development of new initiatives which are changing the face of banking for the better.

Since we were established we have sought to put social change, social benefit and community involvement at the heart of what we do. In that time, we have created a sustainable, socially responsible business. We use some of our profits to re-invest in our business to help more organisations in the future. The remaining profits are returned to our **shareholders** who are part of UK civil society.

We now have an exciting opportunity for a full time permanent Credit Underwriter.

Job Purpose:

Reporting to the Head of Credit Underwriting, responsible for the assessment, authorisation and monitoring of lending within delegated discretions and within agreed policies, procedures and discretionary limits.

To assist with any other projects or tasks as directed by the Head of Credit Underwriting.

Duties and Responsibilities:

1. Assess, authorise and monitor lending within delegated discretions, which can be up to a maximum £1m solely, or up to £3.0m jointly with senior colleagues.
2. Assess and monitor lending propositions outside own lending discretion, typically with deal sizes up to a maximum £3.0m, and present recommendations to senior colleagues.
3. Pro-active management of Problem Debts and oversight of Watchlist connections to maximise recovery and minimise provisions and bad debts.
4. Ensure Service Level Agreement standards are achieved and that an effective and efficient service is provided to Relationship Managers.
5. Contribute to the regular review of Credit Policies, Procedures and Service Level Agreements.
6. Review updating reports and authorise waiver requests submitted by the Lending Administration Team.

7. Provide guidance on lending related issues to Relationship Managers and assist in their lending training
8. Ensure departmental administration, files, records and diary systems are managed effectively and kept up to date.

To be successful in this role you will:

- Be ACIB qualified
- Have underwriting and/or lending experience
- Have excellent attention to detail
- Have excellent written and verbal communication
- Be able to work to deadlines
- Have a desire to develop skills and experience
- Be highly organised
- Be able to work under own initiative
- Be able to work in a team
- Have integrity

Key Behaviours:

- **Customer Focus**
- **Communication and Listening**
- **Change Orientation**
- **Problem Solving**

If you are interested in applying for this position please send your CV and covering letter stating your current basic salary and outlining why you think you are suitable for this role:

By email to: **hr@unity.co.uk**

or by

Post to: Human Resources
Unity Trust Bank plc
Nine Brindleyplace
Birmingham, B1 2HB.

Closing date for applications: Thursday 11 June 2015

Unity Trust Bank is committed to being an Equal Opportunities Employer.