

UNITY TRUST BANK JOB DESCRIPTION FORM

JOB TITLE: **Credit Underwriter** BAND: 2

REPORTS TO: Head of Credit Underwriting JOB MATCH CODE: AFZ-000-P3-11

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

DUTIES & 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 SLA 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.

KEY BEHAVIOURS;

1. Customer Focus
2. Communication & Listening
3. Change orientation
4. Problem Solving

KEY SKILLS;

- 1) Credit Analysis
- 2) Risk Awareness

AGREED BY: Mark Ferguson

DATE: 14/5/2015