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| JOB DESCRIPTION / ROLE PROFILE |
| **Job Title:** | CREDIT QUALITY ASSURANCE MANAGER |
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| **Line manager’s job:** | CHIEF CREDIT OFFICER |
| **Department:** | RISK & COMPLIANCE |
| **Team:** | CREDIT RISK |
| **Roles managed:** | N/A |
| **Core hours:** | Mon to Fri 9am-5.30pm, unless varied by your manager to meet business needs |
| **Based:** | Head office |
| **Business travel:** | N/A |

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| **JOB PURPOSE** |
| Credit Quality Assurance Manager, taking primary responsibility for managing targeted 2nd Line of Defence Lending Decision Oversight and Credit Risk Assurance of the Bank’s lending portfolios to ensure adherence to policies and procedures and to support the Chief Credit Officer with credit risk oversight across the portfolios.The role holder will be expected to develop and manage the credit quality assurance process, discuss findings with the lending teams and 2nd Line Credit Risk Sector Heads, agree outcomes, recommend actions and produce reports for the Chief Credit Officer for submission to the Banks Credit Committee and Board Risk Committee.The role holder will also support the Chief Credit Officer with credit risk oversight including monitoring the lending teams’ credit stewardship activity, portfolio reviews, policy reviews and the production and submission of reports for Credit Committee and Board Risk Committee on these and other credit risk management activities.Additional duties will include managing Credit Committee and Transactional Credit Committee logistics, minute taking and action points follow up.The role holder is a direct report of the Chief Credit Officer. |

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| **ABOUT YOU** |
| You must have:* Demonstrable and recent experience in credit risk analysis, oversight or underwriting
* Strong analytical skills with a good working knowledge of credit risk processes
* Experience in producing credit risk reports for senior management
* Strong IT skills, specifically Microsoft Excel and PowerPoint

Preferred:* An assurance or audit background in a Challenger or Mainstream Bank lending environment
* Recent experience of credit risk analysis and/or oversight of wholesale finance/block discounting, specialist mortgages and/or development finance sectors
* Previous involvement in credit risk policy/process design and development
* A relevant professional qualification (e.g. ACIB, IRM)
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| **KEY RESULT AREAS or ACCOUNTABILITIES** |
| * Provision of credit risk quality assurance to the Chief Credit Officer and Chief Risk Officer
* Production of informative and timely risk assurance reports for the business and relevant Committees
* Supporting the management and control of credit risk across the business through portfolio level credit risk review and oversight
* Preparation and presentation of credit risk reports to the business, Credit Committee and Board Risk Committee
* Assisting the Chief Credit Officer with the ongoing review and management of the Bank’s Credit Risk Management Framework and related Policies
* Managing the monthly Credit Committee logistics including planning, preparation of agendas, Secretariat duties and actions management/follow up
* Supporting the 2nd Line Credit Risk Sector Heads in managing the twice weekly Transactional Credit Committee process as required.
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| **RISK MANAGEMENT RESPONSIBILITIES** |
| * To deliver good customer outcomes and demonstrate behaviours that will positively impact customers.
* Proactively champion fair customer outcomes for all customers.
* To understand the Bank’s Risk Management Framework, and comply with the frameworks, policies and operating procedures which support it as they apply to your role and the work you carry out. Identify and escalate risks in an appropriate and timely manner.
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| **Lines of defence** |
| **1st line:** functions that manage their own risk. **2nd line:** Risk & Compliance. **3rd line:** Internal Audit |

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| **COMMUNICATIONS AND WORKING RELATIONSHIPS** |
| Primary Internal Contacts:* Chief Credit Officer
* Chief Risk Officer
* 2LOD Risk & Compliance Team
* 2nd Line Credit Risk Sector Heads
* Heads of 1st Line Credit Risk/Underwriting and Operations
* 3rd Line Internal Audit
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| **COMPETENCIES/SOFT SKILLS** |
| * Proven analytical ability and ability to summarise succinctly
* Strong planning and organising skills
* Adaptability and flexibility to manage changing priorities
* Strong communication and influencing skills
* Balanced and independent judgement
* A collaborative team player
* Attention to detail and accuracy

**Our Values and Behaviour**All members of the HTB team are expected to demonstrate values and behaviour that underpin everything that we believe in**Customers matter*** We listen to our customers
* We value customer relationships over transactions
* We strive to deliver what customers want, when they want it, how they want it
* We prioritise customer outcomes over corporate expediency

**We deliver*** We approach everything we do with discipline and set high standards
* We do more with less and embrace change
* We are fanatical about financial rigour and risk discipline
* We execute consistently with speed and accuracy
* We constantly strive to improve

**Integrity without compromise*** We always aim to do the right thing - we don’t duck hard choices
* When we make a mistake we own up and fix it
* We are open and honest in all our communication
* We treat innovation and fresh thinking as an opportunity not a threat

**People Power*** We are a meritocracy
* We empower people and make them accountable
* We encourage our people to learn and grow
* We challenge each other honestly & constructively
* We work as a team
* We know diversity makes us stronger
* We celebrate success
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**Confirmed by**

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| *Job description confirmed by Head of department:* | *Signed:* | *Print name:* | *Date:* |
| *Job Holder (print name):* | *Signed:* | *Print name:* | *Date:* |

HTB’s [Fair Processing Notice](https://www.htb.co.uk/policies/index.html) can be accessed here