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| JOB DESCRIPTION |

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| **Job Title:** | Operational Risk Executive |
| **Line manager’s job:** | Operations Director |
| **Department:** | Specialist Business Finance |
| **Team:** | Specialist Business Finance Operations |
| **Roles managed:** | None |
| **Core hours:** | Mon to Fri 9am-5.30pm, unless varied by your manager to meet business needs |
| **Based:** | Head office |
| **Business travel:** | Infrequent |

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| **ABOUT HAMPSHIRE TRUST BANK – EXCELLENCE THROUGH SPECIALISM** |
| Hampshire Trust Bank is a specialist bank, staffed by experts focused on helping UK businesses realise their ambitions.  We offer niche specialty lines SME bank targeting under-served segments, our dedicated Specialist Business Finance (Asset Finance and Wholesale), Development Finance, Bridging Finance and Specialist Mortgages teams ensure that businesses receive the outstanding service, lasting relationships, integrity and expertise they need to prosper.  We also provide savings accounts to individuals and businesses and since we lend to SMEs, our savers can be sure their money will help boost the British economy.  Our vision is to be the go-to bank in our chosen markets; to deliver positive customer outcomes, rewarding careers and great shareholder value through a high-performing culture grounded in excellence and integrity.  **ABOUT THE DEPARTMENT – SPECIALIST BUSINESS FINANCE**  Hampshire Trust Bank prides itself on building lasting business relationships, working in partnership with its brokers, helping them to grow and develop their companies and in turn support SMEs & larger corporate clients in funding the assets they need to expand.  Hampshire Trust Asset Finance has embarked upon an exciting process of repositioning and is emerging as a leading challenger in the Asset Finance market. This involves its specialist proposition around brokers and the UK SMEs they support (in the smaller ticket flow market), the launch of a structured finance division supporting brokers in the restructuring and refinance markets, the launch of a specialist high value car finance activity together with the addition a specialist team supporting brokers funding higher value (middle ticket) transactions for larger corporate clients across multiple asset classes.  With the full support of the board and shareholders, the business plans for significant growth in its existing business lines as well as further expansion into other niche market sectors.  **ABOUT THE OPPORTUNITY**  The purpose of this role is first line oversight of Operational Risk within the Specialist Business Finance division. This includes responsibility for policy implementation and adherence, supporting processes, data and MI. This role has management of the SBF Risk and Control Self-Assessment, including documenting all risks to the business, controls in place to mitigate risks and testing of the key controls to ensure they are performing adequately to reduce risk. Risk event reporting and subsequent corrective action plans are also a key element to ensuring adherence to the Bank Risk & Control Framework.  This role is responsible for providing management & Bank committees with monthly MI and trend analysis that can assist in continuous improvement of the division. Reporting and co-ordinating any open audit actions (either internal or external) providing oversight to completion.  In addition this role will be required to support administration of several operational controls:   * Operational Resilience processes including co-ordination of the Business Continuity Plan and Business Impact Assessment and annual review. * Broker on-boarding oversight & review process * Maintenance and co-ordination of Operating procedure library & review process |

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| **ABOUT YOU – Qualifications/ Experience** |
| You must be   * Thorough with a good eye for detail * Experience working in an Operational Risk function within a 3 line model of defence * Experience in the Asset Finance industry * Good communication skills with experience of senior stakeholder management * Able to work at a fast pace in a pressured environment * Self-motivated team player   It would be nice if you had   * Experience working with Magique system * Experience of producing management reports * Knowledge of the Alfa system |
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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. |
| **Lines of defence** |
| **1st line:** functions that manage their own risk. **2nd line:** Risk & Compliance. **3rd line:** Internal Audit |
| **COMMUNICATIONS AND WORKING RELATIONSHIPS** |
| Primary Internal Contacts:   * 2nd line Operational Risk team * 2nd line Compliance team * Legal team * SBF Operations * Operations Director SBF   Primary External Contacts:   * Auditors |
| **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 |

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