

**JOB DESCRIPTION**DATE
written/updated:
24/10/18*Dealer Services***JOB TITLE:**

Underwriter

REPORTING TO:

Underwriting and Fraud Manager

JOB PURPOSE: To underwrite all Motor Finance applications within personal authority and to recommend a course of action on those cases which exceed this mandate, in accordance with the Risk and Underwriting Procedures.

MAIN RESPONSIBILITIES:

- Monitor the Underwriting Queue in order that proposals are processed in time and date order.
- Monitor the Blocked Queues and take the relevant action in order that any blocked deal may enter the underwriting queue.
- Underwrite credit transactions within personal lending authority.
- Recommend a course of action on all cases which fall outside personal lending authority.
- Advise the dealer network of all decisions via internal systems and/or calling dealers where required.
- Enter into the negotiation process as and when necessary with the Dealer network and the Peugeot / Citroen / DS sales force.
- Comply with the Data Protection Act, Anti Money Laundering and Counter Terrorist Financing Policy.
- To be aware of the Fraud Guidelines and to make referrals to the Fraud Unit as and when appropriate.
- Monitor changes and shifting trends within the area, being aware of the current activities of Citroen / Peugeot / DS competitors and report back to the Underwriting and Fraud Manager.
- Identify any inadequacies in the systems/procedures and make recommendations to the Underwriting and Fraud Manager, aimed at improving performance and service.
- Complete individual daily / monthly productivity returns.
- To be responsible for personal development with the support of the Underwriting and Fraud Manager.
- Undertake ad-hoc duties as and when required by the Underwriting and Fraud Manager or the Head of Dealer Services.

KEY SKILLS AND EXPERIENCE:

- Education to at least GCSE level, ideally with the emphasis on English and Maths
- GP and Encore experience preferable
- Excellent communication skills and the ability to exercise initiative and judgement

WRITTEN BY:

Karen Musacchio – Head of Dealer Services

VALIDATED BY:

HR Department