Job Description	
Title:	Credit Underwriter/Analyst
Department:	Credit Department
Reporting to:	Head of Credit
The Role:	The purpose of the Credit Underwriter/Analyst is to conduct credit analysis to allow for the underwriting of all mortgage types in accordance with lending criteria and policies. All applications to be assessed within agreed SLA's whilst providing exemplary customer service with other stakeholders within the business. Key Responsibilities: • Prepare, review and analyze the credit worthiness and risk implication of all types of lending applications ensuring adherence to policy and procedures at all times. • Ensure data accuracy and completeness for all credit summary reports and core systems. • Evaluate financial statements, credit checks and valuation reports. • Prepare credit committee reports for presentation and approval. • Liaise with other business units to ensure SLA's are maintained. • Review and analyze special conditions, conveyancing issues and exception requests to determine appropriate course of action. • Liaise with internal compliance function to ensure all policies and procedures are in line with current regulation. • Ability to work on ad hoc projects/reviews to support the overall business needs.

Education and Experience:	• Degree in Business/Finance or equivalent. • APA • Previous credit underwriting experience required
Skills and Personal profile	• Experience of and ability to work in a fast passed and high energy environment. • Excellent communication and presentation skills (verbal and written). • Excellent IT skills - proficiency in MS Office, in particular excel and word, is necessary. • Analytical thinking coupled with commercial awareness. • Excellent Judgement and decision making skillset. • Ability to remain calm and positive under pressure. • Flexibility required to work in other areas of the business when required.