

<b>Job Description</b>	
<b>Title:</b>	Lending Manager – Direct Team
<b>Department:</b>	Lending and Business Development
<b>Reporting to:</b>	Chief Commercial Officer
<b>About Dilosk:</b>	<p>Dilosk DAC trading as Dilosk and ICS Mortgages, is an Irish financial services company, headquartered at 20 Ely Place, Dublin 2. We are a specialist lender providing award winning mortgages to Buy-to-Let residential property investors, Owner-Occupier and Bridge Financing customers. We are regulated by the Central Bank of Ireland as a Retail Credit Firm and comply with all the relevant regulatory codes applicable to mortgage lending in Ireland. The ICS brand was established in 1864 and has remained a leading and trusted brand in the mortgage market throughout its 161 years history. We are the leading provider of new Buy-to-Let mortgages for residential property investors in Ireland.</p>
<b>The Role:</b>	<ul style="list-style-type: none"> <li>• Deliver on the annual new business lending targets for ICS Mortgages/ Dilosk via Direct Lending Business</li> <li>• Manage the quality, conversion and delivery of new business originated through the active pre-screening of applications and training/advice provided to the mortgage community</li> <li>• Proactively manage new direct business applications progressing cases from enquiry through to completions</li> <li>• Proactively manage the new business pipeline (Direct Business) and regularly review the pipeline performance to ensure exceptional customer service.</li> <li>• Ensure strong relationships are maintained with all stakeholders and with all departments within ICS Mortgages (e.g. Credit, Finance, AML etc.) positioning ICS Mortgages as the lender of choice</li> <li>• Provide system training to Brokers, new staff and ongoing training of existing staff, on Packaging cases on Products (FTB/SSB/Switcher and BTL products), on Process (Applications/Offers/Completions) and Post Completion.</li> <li>• Develop excellent relationships with internal departments and represent client cases to them to maximize the amount of good</li> </ul>

	<p>quality lending that can be originated. Support clients in the retention of existing business.</p> <ul style="list-style-type: none"> <li>• Provide timely updates to Senior Management on the mortgage market including reporting on criteria, process improvements, rates, competition, marketing initiatives etc.</li> <li>• Identifying new business opportunities by engaging with third party introducers and direct business leads.</li> <li>• Proactively assist the ICS Mortgages Direct Lending team in obtaining new business and to promote the ICS brand.</li> <li>• Assist in improvement Projects/tasks assigned from time to time by Management</li> </ul>
<p><b>Education and Experience:</b></p>	<ul style="list-style-type: none"> <li>• Ideally a University primary degree or relevant Industry qualification. QFA or APA qualification is necessary.</li> <li>• Minimum of 5 years within a banking/lending background preferably working for a banking institution or a brokerage firm/mortgage company.</li> <li>• Strong knowledge of origination / lending/ consumer codes and practices in both owner occupier and buy not let.</li> <li>• A network of contacts among the intermediary community would be beneficial.</li> <li>• Proficient in the suite of Microsoft Office products.</li> </ul>
<p><b>Skills and Personal profile:</b></p>	<p>The ideal candidate will be able to demonstrate:</p> <ul style="list-style-type: none"> <li>• Highly motivated in working to targets.</li> <li>• Excellent interpersonal skills.</li> <li>• Excellent organizational skills.</li> <li>• Team player who works well in a small and dynamic team.</li> <li>• Self-starter with strong initiative.</li> <li>• Discreet and confidential.</li> <li>• Excel, Word skills required with an understanding of Office 365. Training will be provided to help develop an understanding of the ICS Mortgages broker portal origination system.</li> </ul>

Applications with cover letter & CV to [HR@dilosk.com](mailto:HR@dilosk.com)