

Job Title: Manager – Credit & Mortgages
Contract: Permanent
Reports to: Head of Credit and Mortgages
Location: Hybrid – Minimum 2 days per week in London

Job summary:

Thistle Group is a multi-award-winning organisation which offers a range of services and products to financial services firms, helping our clients through the twists and turns of the ever-changing regulatory landscape. The group consists of four separate entities: a regulatory consultancy, a specialist insurance brokerage, a compliance technology platform, and automated suitability report writing tool.

Thistle Initiatives, our regulatory consultancy, provides expert compliance advice and support right across the financial services sector. Our clients range from niche start-ups to long-established market leaders covering the following verticals: Investments, Payment Services, Financial Crime, Credit, Mortgages, Insurance and Digital Assets.

The Manager role will be within our Credit & Mortgages Team, which provides services to firms operating in the consumer credit, mortgage, and insurance space.

We are looking for an individual to join the team that ideally has prior consultancy experience within the compliance industries services and who is keen to assist a variety of regulated firms with their compliance requirements. The successful candidate will support our Head of Credit & Mortgages to manage and motivate a team of highly skilled compliance professionals to ensure delivery of financial crime solutions to the Group's clients.

Key responsibilities

Responsibilities are wide-ranging and varied, given the exciting projects we work on. We are keen to speak to people with a passion for learning new things and problem solving.

Client Delivery

- Provide high quality written and verbal outputs to our clients on a range of project types.
- Projects could include supporting FCA authorisation applications, variations of permission, advising on supervision and enforcement matters, undertaking auditing and regulatory due diligence, and providing ad hoc advisory services.
- Provide clients with accurate, technical advice, keeping your knowledge of necessary regulatory requirements up to date.
- Manage projects end-to-end, keeping delivery to time and budget.
- Strong client relationship management, becoming their trusted financial crime advisor.

Sales and Marketing

- Understand and seek opportunities to further develop the offering for new and existing compliance clients, creating new business opportunities and delivering proposals to clients and concluding sales.
- Proactively attend seminars and discussion groups and promote the Group's services to other businesses and develop your own knowledge.
- Keep up to date with new regulation and legislation, identifying the impact on our target market and potential client offerings.
- Contribute to developing the market for Credit & Mortgage services across all sectors and identify sales opportunities.
- Proactively identify upselling and cross-selling opportunities with existing clients.

Team Management

- Play a key role in training and coaching junior staff, helping to develop the careers of team members.
- Support the Head of Credit & Mortgages to manage and motivate a team of highly skilled compliance professionals to ensure delivery of compliance solutions to the Group's clients.

Relationships with external and internal stakeholders

- Participate in business development initiatives that include targeting external clients, attending industry conferences, and speaking engagements.
- Interlink relationships within Thistle Group to support team requirements across the firm.
- Liaising with industry bodies and regulators.
- Respond to questions from both client and team members and reply accordingly.

This role is not limited to the above duties, due to the nature of the market you will need to be adaptable and open to change in this position.

Behavioural Competencies

- Excellent communication skills to communicate openly and effectively, both internally and externally, to deliver the requirements of our client firms, with the ability to adapt to different audiences.
- Ability to work under pressure, with tight turn arounds and with consideration for regulatory or client deadlines.
- Understanding the principles of utilisation, working on client projects as efficiently as possible within the scope provided. Being accountable for own time management and that of the junior staff on a project.
- Effective time management, with the ability to multitasking and manage multiple client projects at any given time.
- Self-starter attitude to completing client work and providing excellent client service levels.
- Commercial awareness to be mindful of the commercial objectives of the firm when delivering compliance assistance.
- Commitment and enthusiasm with the desire to see the firm succeed.
- Ability to embrace change and be adaptable to the changing requirements of the regulations and be keen to develop new skills accordingly.

- Personal credibility with ability to establish and maintain trusting relationships with others.
- Team working skills that foster effective and productive working relationships to be considerate to the needs and opinions of others.
- Pro-active attitude to actively seek new tasks and have a growth mindset.
- Self-driven with the ability to and as a team player.
- Determined attitude with resilience and tenacity to manage projects from start to finish.
- Must be able to work autonomously and take initiative, identifying when referral is required.
- Excellent written communication skills with the ability to draft written communications and documentation in an articulate way and to a high standard.

Technical Competencies

- Application of regulation: must have a working understanding of the relevant sections of the FCA Handbook and be able to apply this to the business requirements of the clients that we work with.
- Working knowledge of the insurance and consumer credit markets, with mortgages being additional.
- Ability to apply a risk-based approach to business models and clients we work with, finding practical solutions to problems experienced.
- Good understanding of other relevant legislation and guidance, including that related to Credit & Mortgages.

Experience/Qualifications

- Relevant Insurance/Credit compliance experience or consultancy background.
- Bachelor's degree would be preferable, with a legal degree being ideal.
- Recent and relevant experience in a similar role including some exposure to people management and development.
- Broad base of compliance knowledge with specific understanding/knowledge of the rules surrounding Credit & Mortgages
- Be numerate, articulate, and analytical and competent with all Microsoft packages.
- Intermediate MS Excel, MS Word, and PowerPoint.
- Demonstrate an ability to solve problems in a rational manner.
- Ability to demonstrate an awareness of the immediate and the wider implications when applying regulation in practice.
- Ability to conduct thorough research and analyse data.

We offer

- Competitive salary and the ability to grow your career within the Thistle Initiatives Group.
- 25 - 30 days holiday entitlement depending on length of service.
- Company pension scheme.
- Private Medical Insurance.
- Gym membership contribution.
- Fantastic City of London location and working environment.
- Collaborating with dynamic teams with regular social events.