

**Job Title:** Senior Associate

**Contract:** Permanent

**Hours:** Monday to Friday – 9am to 5pm

**Reports to:** Head of Credit and Mortgages

**Location:** Hybrid - 2 days London office /Home

### **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 Senior Associate role will be within the current Credit & Mortgages Team, who provide support for those firms regulated by the FCA under the Financial Services and Markets Act for insurance firms, as well as firms undertaking both consumer credit and mortgage related activities.

This role offers a fantastic opportunity to elevate your career in financial services. It provides a unique opportunity for the right individual to take advantage of developing a career with Thistle in delivering a range of financial services compliance solutions for those firms regulated by the FCA.

### **Key Responsibilities:**

- Review and analyse client documentation to a competent standard whilst applying the relevant legal and regulatory frameworks.
- Providing support for FCA authorisation applications across a range of types of insurance, consumer credit and mortgage firms.
- Consult directly with clients to assist with technical questions and provide support with the applications.
- Answer technical questions following submission.
- Undertaking specific projects as required.
- First point of contact for firms.
- Writing audit reports with reasonable level of support.
- Undertaking assisted client visits moving towards unassisted visits.
- Keeping up to date with the FCA and Industry sources to assist with providing the firm with regular updates.

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

## Competencies:

### Behavioural

- **Written communication skills:** should have the ability to draft written communications and documentation in an articulate way and to a high standard.
- **Commitment & enthusiasm:** should have a desire to see the firm succeed.
- **Embraces change:** should be adaptable to the changing requirements of the regulations and be keen to develop new skills.
- **Personal credibility:** must be able to establish and maintain trusting relationships with others and foster effective and productive working relationships.
- **Individual working:** must be able to work under own initiative identifying when referral needs to be made.

### Technical

- **Technical skills:** must have a working knowledge of the insurance industry, with consumer credit and mortgage industry knowledge an additional benefit.
- **Diligence:** all work must be completed with the focus on quality and attention to detail.
- **Understanding:** demonstrates an awareness of the immediate and the wider implications when applying regulation in practice.
- **Time management:** must be able to prioritise and manage time and tasks effectively, this includes a readiness to delegate where possible.

### Experience/Qualifications

- Recent and relevant experience in an insurance firm, who may also have relevant experience working in a consumer credit or mortgage firm, or has worked as a consultant for insurance, as well as consumer credit and / or mortgage firms.
- Broad base of compliance understanding.
- Be numerate, articulate, and analytical and competent with all Microsoft packages.

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.

### 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.