

# United Kingdom Jobs Expertini®

## Head of Credit Risk Strategy & Policy

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Company: Belmont Green Finance Limited

Location: United Kingdom

Category: other-general

About us Belmont Green provide mortgage solutions operating through its “Vida Homeloans” brand for Buy to Let (BTL) and residential borrowers (ROO) who find themselves underserved elsewhere. Our borrowers range from Buy to Let investors, to the self-employed and customers with multiple jobs. Our business model and strategy are underpinned by our core purpose to ‘Help More People Find a Place to call Home’. We are here to help the under-served, especially those with more nuanced personal circumstances or borrowing needs who are not able to access a mortgage from a mainstream mortgage lender. Working exclusively with intermediary partners, we combine cutting-edge technology with skilled and caring underwriting expertise to solve complex customer problems. As a business with an aspiration to become a bank and grow over the coming years, we recognise the importance of having a clearly articulated culture strategy and the need to actively manage how it embeds in the business together with the behaviours which exemplify it. As a recognised Best Companies Top 100 mid-sized company to work for in the UK and a finalist at the Financial Reporter Women’s Recognition Awards, we take pride in our diverse workforce, championing both ethnic and gender diversity through our EDI commitments. Having met the target set by being a member of the HM Treasury Women in Finance Charter we have 50% of senior management roles filled by women. With offices in Egham, London, and Skipton, we bring our teams together regularly to collaborate and empower our colleagues to have more choice around when and where they work on the days they are not in the office, with colleagues working remotely in various locations across the UK. Our Culture We are proud to have built a culture founded on an ethos of caring, and that sits at the heart of

our Vida Values, driving the way we run our business, support our customers and other stakeholders on a daily basis. We genuinely care about delivering the right outcomes for all of our stakeholders who we consider through the cultural framework as our customers, colleagues, company and communities that we operate in. By Joining Vida you will have a sense of belonging in what is a diverse and collaborative environment, where you will be empowered to take responsibility for driving delivery. We embrace a diversity of backgrounds and experiences in our people, in the deeply held belief that better outcomes are achieved for customers when our colleagues are better placed to empathise with and understand their unique circumstances. From application to interview, we place inclusion at the heart of all we do.

**Role Overview:**The role is part of the Credit Risk function, which sits in the Company's 2nd Line of Defence, and is tasked with the development and ongoing maintenance of the Credit Risk Management Framework, which includes Credit Policies; Retail Credit Concentration Risk Policy; Lending Mandates & Exceptions Policy; Responsible Lending Policy, as well as being responsible for leading and supporting the Credit Risk Strategy of the business.

**Key Responsibilities:**Support the Company's agreed aims and objectives balancing risk/ reward within approved risk appetite. Work collaboratively with colleagues to deliver the goals and objectives. Contribute to the design, development, implementation, and adherence to the risk appetite statement. Develop, operate and be accountable for the Credit Risk Strategy and Policy for Residential and Buy to Let lending (1st & 2nd charge mortgages); the Responsible Lending Policy; the Lending Mandates & Exceptions Policy, the Retail Credit Concentration Risk Policy ensuring all are reviewed as a minimum, on an annual basis (or as otherwise agreed), in line with the risk appetite statement. Build strong and lasting internal and external stakeholder relationships, and, at all times, present the Company's values in a positive manner. Supporting the CRO on the reporting and presentation of key credit risk related matters to ERC and BRC. As a Subject Matter Expertise (SME) in Credit Policy and Risk assessment, influence the Company's Warehouse Funders to agree to policy changes. Manage the Credit Committee process, including the supporting reporting and secretariat responsibilities. Using excellent communication skills and knowledge, influence change with key stakeholders and senior management to ensure the Company maintains its position as a challenger lender balancing the needs of responsible lending with the fair outcome for customers, and the business aims. Embrace and be an advocate for, change, to ensure the Company continuously improves its policies, processes and procedures. Be a strong leader, who can successfully build,

lead, motivate and develop a team of knowledgeable policy and quality control analysts. Support the wider operations and customer service areas in embedding a risk culture and risk management ethos that balances the need of the Company whilst focusing on customer service. Always employ discretion when party to sensitive and commercial information. Using your skill and knowledge, show strong judgement when considering applications for mortgage lending providing guidance to the underwriting/ sales functions as required. Where appropriate support the 2nd line QC monitoring activities to support the 2nd line assessment of compliance with the Credit Policies; Responsible Lending Policy; Mandates & Exceptions Policy; Retail Credit Concentration Risk Policy, and the quality of lending decisions. In conjunction with colleagues within Credit Risk, review the performance of the mortgage portfolio, learning from trend analysis how the different elements of credit policy are impacting performance. Assist colleagues within Credit Risk and the wider Company and servicer. Play an active part in meetings, supporting the Credit Risk ethos of the Company. Bring to the attention of the Chief Risk Officer any aspects/ concerns that may, or will, bring the Company into disrepute through poor lending decisions or colleague behaviours. Adhere to the governance controls put in place by the Company. Lead a team of individuals to include regular performance reviews and monitoring and annual appraisal reviews. Act as a role model for colleagues throughout the Company, guiding those who are less experienced. On a temporary basis, covering the period when the existing Head of Portfolio Credit Risk is on maternity leave (expected to return from maternity leave in April 2025), the following responsibilities are applicable: (The Head of Portfolio Credit Risk manages the Credit Risk Analytics team. The position holder will ideally have a very strong background in analytics, SAS, and Credit Risk within a mortgage lending institution, preferably with experience covering the full customer lifecycle, including new lending, account management, fraud prevention and debt management). Responsible for maintaining and improving the Credit Risk Appetite Framework (including the annual review of the credit risk appetite framework). Supporting the CRO on the reporting and presentation of key credit risk analytics and associated findings / conclusions / recommendations at ERC and BRC. Responsible for the delivery of standard and bespoke reports for presentation to senior management and governance committees. Accountable for reviewing the performance of the mortgage portfolio and, in conjunction with Credit Risk colleagues, learning from trend analysis how different elements of credit policy impact performance. Act as a SME and key contact for Credit Risk analysis-related projects and questions. Shows strong leadership,

successfully building, motivating and developing the credit risk analytics capability. Provides analysis / insights and recommendations for changes and enhancements to Vida's product range, application process, strategy design, debt management activities and operational processes. Manages models owned by Credit Risk Analytics, including the affordability expenditure model, ensuring regular reviews are completed with stakeholder collaboration. Embraces and advocates for change to ensure the continued development of credit risk reporting and analytics. Responsible for working directly with business and operational teams to implement business critical strategy improvements including, but not limited to: credit policy, credit limit management, risk-based pricing and collections activities. Requirements: Experience in similar role. Outstanding understanding and knowledge of mortgage lending including underwriting, operations, customer services, special servicing, and mortgage compliance. Strong verbal and written communication skills with the ability to effectively convey information to various levels of management and colleagues in a clear and concise manner. Be able to influence stakeholders. Expertise in credit risk management. Be a self-motivator and able to work independently with attention to detail. Ability to make sound decisions and propose recommendations to mitigate or reduce risk to the Company. Strong internal and external stakeholder management skill. Proven and excellent leadership skills. Have, and can demonstrate, problem solving capabilities. Able to handle complex tasks simultaneously. Hold or have recently held a higher lending mandate. Have strong and working knowledge of regulatory requirements. Our Values Our values are well established and recognised throughout our organisation. They provide a frame of reference for the behaviours expected from our colleagues every day. We are: Visionary - We innovate and break old habits, thinking big and pushing boundaries together as one team Inclusive - We value each other's differences and work to see people for who they really are Dynamic - We are flexible and fast, cutting through complexity and never accepting second best Authentic - We are honest and genuine, what you see is what you get

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