

Job Description

Job Title	Underwriter/ Collection Analyst
Reporting to	Head of Underwriting
Purpose	Recruitment

Key Responsibilities	Specific Tasks	Business Objective
Support the delivery of lending decisions based	An overall consideration of risks and mitigants to risk, with level of underwriting applied to each case being proportionate to the risk	
Compliance with the lending and credit policies applicable to the business line	Refer to Credit policies and underwriting guideline when necessary	
Ensure collection and underwriting remain joined up	Evolve collection and underwriting strategy as data available.	
Ensure all checks for quality, compliance have been completed	All checks to be completed on every application	
Ensure comprehensive up to date procedures/manuals are documented and followed	AML/KYC queries, CIFAS reporting, BBB audit.	
Work effectively individually and as a team	Ensure all customer interactions are recorded according to the company's policy and our reporting to the credit bureaus is accurate	

Candidate Profile

Element	Essential	Desirable
Skills	Communication skills, Underwriting skills, Fintech, SME lending	Proficient with Data, data analysis. Interest in programming
Qualities	Flexible , adaptable, genuine interest in fin-tech	Excited to be part of something from the start and willing to jump in when needed



Knowledge and Experience	3 years' experience working within SME credit risk as underwriter ideally across multiple lender	Exposure gained within new business processing or underwriting teams within asset finance(preferably), secured or unsecured lending
Qualifications	University educated	Masters level

Conditions and Remuneration

Starting salary	Competitive Salary
Benefits	Newable Benefits Package
Hours	3 days a week, at least 1 day at HQ
Location	140 Aldersgate Street
Holidays	25 days per annum

Newable is committed to equal opportunities for all, irrespective of age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex, sexual orientation, or any other protected grounds. Disabled people who meet all of the essential criteria will be invited to interview.

