

## Job description

Job title	Consumer Risk Underwriter - Omni
Reports to	Underwriting Manager
Location	Basingstoke
Job purpose summary	An exciting opportunity to join and help build a brand new Collections and Customer Service team to support the growth of our Omni consumer finance business. Process credit and fraud referrals from point of sale consumers.

### Key responsibilities and accountabilities

- Online assessments and resolution of queries in real time for customers and retailers
- Assess referrals against tolerances and fraud and identity checks
- Making judgements on varying degrees of credit worthiness
- Retail due diligence prior to approval

### Key competencies

- Team working
- Focus on Customer
- Can do attitude
- Attention to detail
- Prepared to challenge, but in a constructive manner

### Qualifications and experience

- Experience of either insurance mortgage or consumer underwriting
- Experience of consumer underwriting preferable but not essential
- Strong credit assessment skills with the ability to review credit searches and fraud indicators to inform the decision and bank statements in order to make informed lending decisions
- An awareness of the credit consumer act would be advantageous
- Ability to work in a dynamic fast paced environment, taking the initiative to challenge and improve the processes