

Credit Underwriter

About Pepper Ireland:

Pepper Ireland is a leading asset manager and provider of third-party loan and advisory services. Established in September 2012, the company has operations in Dublin and Shannon, employing over 400 people.

Pepper has over €19 billion of loan and commercial real estate assets under management. These are comprised of commercial real estate portfolios and residential mortgages, as well as personal, small and medium enterprise (SME) and auto loans.

Pepper commenced lending to the Irish residential mortgage market in 2016, trading as Pepper Money providing a modern alternative for lending in Ireland.

Pepper in Ireland is part of the Pepper Group, a diversified, global financial services business. Pepper Group focuses on three key disciplines across the residential and commercial property sectors: Lending, Advisory and Asset Management. Pepper Group is headquartered in Australia, where it has been operating since 2001.

About this Role: The purpose of the Credit Underwriter is to conduct credit analysis and support the underwriting of all mortgages in accordance with Pepper Money's criteria and policies ensure that risk and credit worthiness is assessed in accordance with Pepper Money's credit policy and delivered within required time frames whilst providing exemplary customer service.

Location: Dublin

Key Responsibilities

▀ Credit Assessment

- Prepare, review and analyse the credit worthiness and risk implication of all types of lending applications ensuring adherence to Pepper policy and process measures at all times
- Ensure data accuracy and completeness
- Ensure the availability and accessibility of all necessary documentation

▀ Compliance & Risk Management

- Ensure Delegated Credit Authority is exercised appropriately.
- Proactively adhere to credit policy on an ongoing basis.
- Liaise with Pepper's internal Compliance team to ensure that all policies and procedures are in line with current regulation
- Ensure operational and regulatory compliance throughout the process

▀ Customer Service

- Maintain relationships with key stakeholders to promote credit policy whilst maximizing new opportunities
- Provision of exemplary levels of service to both internal and external customers
- Ongoing strong communication and turnaround times associated with business processing
- Flexible yet commercially sound underwriting in line with Pepper guidelines

Key Performance Indicators

- ▶ Quality of Credit Assessment and Decisions / Recommendations
- ▶ Compliance with Service Level Agreements
- ▶ Quality and Performance of Portfolio
- ▶ Compliance with Pepper's policies and procedures
- ▶ Regulatory Compliance
- ▶ Quality Assurance process results
- ▶ Customer Service measured through a variety of methods including surveys, customer feedback, sales team feedback, Service Level Agreement results and other methods

Skills & Experience

- ▶ Degree in Business/Finance or equivalent
- ▶ Approved Product Advisor (APA)
- ▶ Qualified Financial Advisor an advantage (desirable)
- ▶ Previous credit underwriting experience
- ▶ Experience of and ability to work in a fast paced and high energy environment
- ▶ Credit Policy formulation and implementation experience (desirable)

Competencies

- ▶ Credit Assessment
- ▶ Legal and Compliance
- ▶ Accuracy and Quality
- ▶ Analytical Thinking
- ▶ Customer Service and Commercial Awareness
- ▶ Delivery
- ▶ Judgment and Decision Making
- ▶ Taking Responsibility
- ▶ Team Working
- ▶ Time Management

Pepper is an equal opportunities employer

For more information or to apply email recruitment@peppergroup.ie