**JOB DESCRIPTION**

|  |
| --- |
| **ROLE: Case Reviewer (Trainee)** |
| **COMPANY:** Adviser Services Holdings Ltd |
| **BUSINESS AREA: Case Review** |
| **LOCATION: Home Based** |
| **REPORTING TO: Head of Case Review** |

**JOB SUMMARY / MAIN PURPOSE**

The purpose of the role will be to assist AR firms with developing their businesses, including helping them meet regulatory requirements in relation to the checking of business cases submitted.

The role will be split between two key activities.

1. Checking files to ensure ongoing suitability reviews have been delivered and documented correctly
2. Check advisers’ client files of core products including protection, mortgage, savings, investment, personal pension, and general insurance business sales against regulatory and company standards in respect of documentation and suitability of advice.

The expectation is the role will be split 70/30 in favour of activity 1, though this may be adjusted depending on requirements.

The second activity will only be undertaken once the reviewer is qualified to Diploma Level.

**MAIN DUTIES & RESPONSIBILITIES**

Key Responsibilities

* Checking suitability reviews have been delivered and recorded correctly on iO
* Ensure key documentation is covered within suitability reviews
* Assist in ensuring Sense Network meet regulatory requirements, specifically but not limited to COB, ICOB, MCOB, and Treating Customers Fairly.
* Handling adviser queries and complaints regarding all services provided by the Case Review team in a timely and constructive manner and providing guidance where appropriate.
* Highlight investigations and breach/trends as necessary to the Head of Case Review
* Undertake and record an appropriate programme of CPD.
* Check advisers’ client files of core products including protection, mortgage, savings, investment, personal pension, and general insurance business sales against regulatory and company standards in respect of documentation and suitability of advice, ensuring they are reviewed thoroughly, fairly, consistently, and promptly
* Prepare feedback reports to advisers / T&C Supervisors highlighting development needs and action points and requesting further information and corrective action as necessary
* Record all appropriate information on the Company back-office systems as required in line with case review standards.
* Deal with queries from advisers, either by email or via supervisors. Build and reinforce positive relationships and ensure that issues are resolved, and mutually acceptable solutions are found.
* Ensure up to date knowledge is maintained and applied in respect of departmental policies, procedures, and standards, and actively contribute to their development.
* Attend and positively participate in team and company meetings as required

Performance Indicators

* Individual, team and department performance against agreed targets and objectives
* Understanding & interpretation of current and changing regulatory rules and principles.
* Use of interpersonal and relationship building skills to produce effective outcomes resulting from monitoring work carried out.
* Identification and escalation of key risks in an appropriate and timely manner.
* Sound interpretation of regulatory requirements
* Quality assurance checks
* Internal/external feedback
* CPD
* Regular 1:1’s
* Clear identification of risks

Any other duties deemed appropriate by the company.

**KEY COMPETENCIES**

Knowledge Requirements (desirable)

* FCA/Regulatory knowledge
* Commercial/organisation awareness
* Industry knowledge
* Product knowledge
* Compliance Knowledge
* Case review experience

Essential Qualifications: -

Desirable Qualifications:

* Qualified to Diploma Level
* Cemap or Maq (CF6)
* Qualifications for specialist areas e.g., G60/AF7, CF8 Level 6 qualification

Skills Requirement

* Communication skills, particularly written feedback skills
* Analytical thinking
* Working with others
* Problem solving and decision making
* Excellent customer service
* Drive and effectiveness
* Use of technology
* Job expertise
* Managing and interpreting information
* Time management

SMCR

* You must act with integrity.
* You must act with due skill, care and diligence.
* You must be open and cooperative with the FCA, the PRA and other regulators.
* You must pay due regard to the interests of customers and treat them fairly.
* You must observe proper standards of market conduct.
* Ability to independently handle multiple, simultaneous tasks and meet tight deadlines, providing a consistent level of quality and accuracy.
* Adherence to FCA’s Conduct Rules at all times.
* Superior time management and organisational capabilities, including the ability to accurately benchmark project length and manage a high-volume workload.
* Good people skills with experience of dealing with both internal and external stakeholders, including obtaining necessary information, and identifying, raising and dealing with relevant issues.

I agree to the content of this job description.

Signed:

Print Name:

Date: