



Why Work as a... Mortgage Advisor

A solution for your training needs and career progression

ROLE OVERVIEW

The role of a qualified mortgage adviser is to identify and satisfy customer mortgage requirements and associated protection needs, through fully compliant regulated meetings. They give advice on appropriate mortgage products, the mortgage adviser also advises on related protection products including life assurance, critical illness, accident, sickness and unemployment, income protection and buildings and contents insurance.

KEY POINTS

- **Level:** 3
- **Duration:** 12 months + End Point Assessment
- **Entry requirements:** You may be required to undertake training in maths and English. See [HERE](#) for more information
- **Career progression:** You could progress onto the Financial Adviser, Insurance Professional or Paraplanner apprenticeship standards

KNOWLEDGE REQUIREMENTS

- A broad awareness of the structure of the Financial Services industry and an in-depth knowledge of the structure of their own company; the purpose of the role in which they work and how this interacts with key roles associated with the mortgage advice process e.g. Customer Advisers, Underwriters, Product Providers and Compliance
- Understands the purpose and technical content of the products advised (licensed) by the role, including the customer need that is met by the product, including the cost/benefit to the customer
- Knows the principles/tools of excellent customer service and company standards required in the role in order to fulfil customer needs

SKILL REQUIREMENTS

- The ability to elicit customer's needs through effective fact finding and questioning techniques and provides solutions thorough research and analysis. Can plan and prioritise workloads and deliver all required outputs to customers and colleagues; achieving all internal standards
- An understanding of regulatory requirements by working compliantly, including data protection and treating customers fairly. Identify specific threats to the business and act appropriately in line with regulation and governance
- The ability to identify, generate and develop relationships that support the role

BEHAVIOUR REQUIREMENTS

- Displays honesty and integrity in actions and approach to work and clients, demonstrating the principle of utmost good faith
- Has a willingness to accept changing priorities and work patterns when new jobs need to be done, or customer circumstances or requirements change
- Meets personal commitments and expectations
- The ability to go beyond the obvious, if the desired outcome is more challenging
- Remains positive in challenging situations, seeking alternative ways to achieve the desired outcome for the customer
- Consistently supports colleagues and collaborates to achieve results

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