

Stuart Mclean PIB APA
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Profile

Highly motivated, results-driven and customer focused individual with broad experience including over 20 years in a range of roles within the Financial Services industry. Approachable, adaptable and aware, with the ability to see the big picture as well as detail, thrives in a busy environment. Strong team management, project and practical experience, together with first class literacy, numeracy and administrative skills and excellent oral and written communication skills. Keen to succeed and enjoys a constantly challenging environment where positive change is promoted. Seeking a rewarding and exciting role where these positive attributes can be developed and add-value.

Employment History

Career Break July 2023 to present

Mortgage Case Manager February 2023 to July 2023 Bank of Ireland

- End to end management of cases with a wide array of duties encompassed in the same.
- Direct Customer contact in all forms including meeting with clients, financial advisors and any 3rd party appointed by the client.
- Liaising with branch staff, internal stakeholders such as legal teams, mortgage administration and credit teams.
- Engagement with multiple internal and external stakeholders. Sole point of contact for the client on all of their residential borrowing.
- Administrative duties were a significant part of this role and I was managing a que of c80 - 150 connections at one time.

Senior Underwriting Analyst August 2018 to October 2022 Future Finance

- Preparing credit paper and making recommendations for Student & Graduate Lending in the UK from both European & Non- European applicants.
- Reviewing applicants Equifax Report & updating CIFAS with Fraudulent applications that have been flagged.
- Refer to Company Guidelines ensuring that Future Finance remains a responsible lender whilst adhering to procedures as set by FCA.
- Have authorisation and sign off for maximum £60,000 Lending.
- Review all borrowers & Guarantors documentation prior to fund release. ● Ensuring that all required documentation has been approved as set by policy requirements.
- Share best practice across all Business areas.
- Deliver training and mentoring new starts ensuring they have full understanding and knowledge of the Underwriting requirements role.

- Continually update training policy and deliver training when required. ● Reviewing Irresponsible Lending complaints and liaising with 3 parties with outcome of completed reviews.
- Handling and completing Data Subject Access requests.

Collections Agent/Litigation Support April 2015 to March 2018 Acenden Mortgage Services

- Referrals -Reviewing Standard Financial Statements, compiling referrals and offering arrangement suitable to both lender and borrower.
- Call Quality – Complete monthly Call Evaluations ensuring that all calls are compliant and delivering feedback to both agent and manager.
- Litigation Support – Complete Litigation Packs, Fixed Charge Receiver Packs, liaising with solicitors.
- Reviewing Legal files, locate documents that are requested by client, solicitor. ● Personal Insolvency – Setting arrangements, monitoring accounts ensuring arrangements are set in accordance with PC cert received from courts. ● Case Review – Complete daily case reviews ensuring accounts are up to date and contacting borrowers to discuss issues.
- Inbound Calls – Dealing with borrower/3rdParty requests ensuring they are completed within designated timeframe.
- Compliance Case/Call Reviews - Ensure Adherence to Compliance requirements by all controllers.
- Update monthly reports. Update Managers/Agents with monthly findings and share best practice.
- Forbearance Arrangements - Issuing Arrangement letters/Setting Arrangements as requested by Case Manager, requesting further information.
- Appeals – Referring appeals to client, issuing appeal acknowledgment/appeal outcome letters as requested by client.
- Daily reports – Compiling daily reports ensuring that all reports as requested are sent to client within agreed timeframes.
- Colleague Support – Sharing best practice for new starters.
- Point of contact to resolve any system/process issues.

Credit Control Agent/Credit Underwriter August 2013 to March 2015 Certus - IBRC Contract - Mortgage Support Arrears Unit

- Dealing directly with borrower & 3rd parties ensuring compliance adhered to at all times Fact Finding – Making recommendations – Issuing SFS.
- Obtaining payment, Confirming next payment – Highlight seriousness if payments not maintained.
- Underwriting – Reviewing account, Presenting to Credit Committee to seek approvals.

Business Effectiveness Administrator December 2012 to April 2013 KBC Bank - Mortgage Support Arrears Unit

- Ensure Adherence to Compliance requirements by all controllers.
- Ensure an agreed Standard is achieved across the Department.
- Ensure effective management of every pre-arrears/arrears case.
- Monitor and highlight any breaches of the 3 contact restrictions set down by the CCMA to the collections controller.
- Monitor compliance to CCMA requirements ensuring full adherence by all Arrears Support Unit Agents.

Customer Service Representative August 1999 to May 2012 Standard Life Bank - Barclays, Edinburgh

Team Management

- Allocate work, organising the daily workload for a team of 20, ensuring tasks are complete within agreed timescales.
- Research, analyse and solve any difficulties that arise and ensure a satisfactory conclusion, including complaint handling liaising with the customer relations team.
- Provide on-the-job training and coaching support for more junior colleagues, highlighting areas that require improvement and developing their skills.
- Work on quality assurance, complying within FSA regulations.
- Carry out call evaluations, ensuring that all calls are compliant within FSA guidelines.

Customer Management

- Communicate with customers, internal and external, written and oral.
- Responsible for sales through service and retention of business.
- Make decisions based on a customer's current situation, including confirming income through self employed accounts or employer's references, valuation reports and credit searches.
- Authorise borrowing within agreed limits.
- Transmit underwriting decisions to processing areas and influence the actions of senior underwriters.
- Completing relevant documentation prior to completion and funds release.
- Communicate with customers who are experiencing mortgage difficulties, offer alternative solutions to resolve situations.

Projects

- An online banking project which involved working closely with marketing, legal and systems teams to develop and launch a web site to enable customers to transact on mortgage accounts outwith opening hours
- Lifetime credit reassessment project, working with the systems team to build a function to enable customers to increase borrowing after five years.
 - Mortgage process - Review current process using existing guides and recommend changes ensuring a more efficient process, thus reducing telephony time and costs. Set up new guides ensuring all guides are still covered while reducing call times.
- Call Evaluations - On acquiring Standard Life Bank, in order to save costs Barclays decided to discontinue using the externally purchased Nice Performance system to evaluate calls. After analysing every process throughout the bank, I built a new

Excel-based system which evaluates and scores each specific call, resulting in a significant cost saving.

- Attended many training courses for computer skills, communication skills, and customer satisfaction.

Training & Education

QFA Study - Institute of Banking Completed May 2017 PIB APA awarded May 2017