

**Job Title:** Senior Consultant – Credit & Insurance

**Contract:** Permanent

**Reports:** Partner – Credit & Insurance

**Location Hybrid:** Minimum 2 days per week in London

**Job summary:**

Thistle Initiatives is a multi-award-winning organisation which offers a range of services and products to financial services firms, helping our clients through the twists and turns of the ever-changing regulatory landscape. We provide expert compliance advice and support right across the financial services sector. Our clients range from niche start-ups to long-established market leaders covering the following verticals: Investments, Payment Services, Financial Crime, Credit, Mortgages, Insurance and Change & Transformation.

We have a fantastic opportunity to take advantage of developing a unique career with Thistle, providing financial crime support to our clients, assisting in managing client projects and building on our diverse compliance solutions for our clients.

The Senior Consultant role will be within the current Credit & Insurance Team, who provide support for those firms regulated by the FCA under the Financial Services and Markets Act for consumer credit, mortgage and insurance related activities.

This role offers a fantastic opportunity to elevate your career in financial services. It provides a unique opportunity for the right individual to take advantage of developing a career with Thistle in delivering a range of financial services compliance solutions for those firms regulated by the FCA.

**Key Responsibilities:**

- Review and analyse client documentation to a competent standard whilst applying the relevant legal and regulatory frameworks.
- Providing support for FCA authorisation applications across a range of types of insurance, consumer credit and mortgage firms.
- Consult directly with clients to assist with technical questions and provide support with the applications.
- Answer technical questions following submission.
- Undertaking specific projects as required.
- First point of contact for firms.
- Writing audit reports with reasonable level of support.
- Undertaking assisted client visits moving towards unassisted visits.
- Keeping up to date with the FCA and Industry sources to assist with providing the firm with regular updates.

This role is not limited to the above duties, due to the nature of the role you will need to be adaptable and open to change in this position.

## Competencies:

### Behavioural

- **Commercial Awareness:** Must be mindful of the commercial objectives of the firm when delivering compliance assistance
- **Commitment & enthusiasm:** Should have a desire to see the firm succeed
- **Embraces change:** Should be adaptable to the changing requirements of the regulations and be keen to develop new skills
- **Communication:** Ability to communicate openly and effectively, both internally and externally, in order to deliver the requirements of our client firms, with the ability to adapt to different audiences
- **Personal Credibility:** Must be able to establish and maintain trusting relationships with others
- **Team working:** Foster effective and productive working relationships. Should be considerate to the needs and opinions of others
- **Pro-activity:** Must actively seek new tasks and have a growth mindset
- **Self-driven:** with the ability to work autonomously and as a team player
- **Determined** attitude with the resilience and tenacity to manage projects from start to finish
- **Written communication skills:** should have the ability to draft written communications and documentation in an articulate way and to a high standard;
- **Attention to detail:** all work must be completed with the focus on quality and accuracy
- **Commitment & enthusiasm:** Should have a desire to see the firm succeed;
- **Individual working:** must be able to work under own initiative identifying when referral needs to be made;
- **Personal credibility:** must be able to establish and maintain trusting relationships with others and foster effective and productive working relationships;
- **Time management:** must be able to prioritise and manage time and tasks effectively, this includes a readiness to delegate where possible.

### Technical

- **Technical skills:** must have a working knowledge of the insurance industry, with consumer credit and mortgage industry knowledge an additional benefit;
- **Diligence:** all work must be completed with the focus on quality and attention to detail;
- **Understanding:** demonstrates an awareness of the immediate and the wider implications when applying regulation in practice.

### Experience/Qualifications

- Recent and relevant experience in the insurance industry, who may also have relevant experience working in a consumer credit or mortgage firm, or has worked as a consultant for insurance, as well as consumer credit and / or mortgage firm;
- Broad base of compliance understanding;
- Be numerate, articulate, and analytical and competent with all Microsoft packages.

### We offer:

- Competitive salary and the ability to grow your career within Thistle Initiatives
- 25 - 30 days holiday entitlement depending on length of service
- Company pension scheme
- Private Medical Insurance
- Gym membership contribution
- Fantastic City of London location and working environment
- Working with dynamic teams with regular social events

If you are looking to springboard your career to the next level and would like to be part of a supportive and dynamic culture, then please apply immediately.