

Role Title:	Product & Proposition Manager - Mortgages
Reporting to:	Senior Product & Proposition Manager – Mortgages
Direct Reports:	N/A
Salary:	£45,000 - £55,000 depending on experience
Contract:	Permanent, Full Time
Hours:	35 hours per week, Monday – Friday, 7 hours per day, between the hours of 8am and 6pm (1-hour unpaid lunch)
FTE:	1.0 FTE
Place of Work:	Silsden / Hybrid with a minimum of 2 days in the office (as agreed with manager)
Benefits:	25 days holiday, plus bank holidays, Company Pension

Ecology's Purpose

In a world that doesn't add up, daring to be different is our calling, lending our power so everyone's story gets a chance to thrive.

Role Purpose

We have an exciting opportunity to join our Products Team, part of the wider Member Propositions Team. We are looking for a Product and Proposition Manager who is passionate about making a difference for both our Members and the Planet.

You'll manage, design and create Member centric products, help to manage our growing Mortgage portfolio and identify opportunities to innovate in the world of Sustainable Finance.

Main Duties & Areas of Responsibility

Examples of duties include, but are not exclusive to;

- Ensuring the Mortgage product lines hit their combined P&L and balance sheets financial targets, facilitated through the development of strong end to end customer journeys and ensuring that all our products deliver impact.
- Act as a key conduit for the broker channels to optimise broker referrals and the customer journey
- Identify market opportunities and work with departments across the Society to deliver products and features from ideation
- Manage the day-to-day product portfolio
- Manage product pricing
- Delivery of product development

- Monitor and review competitor insight
- Ensure our products have the required impact
- Ongoing product compliance
- Proactive Member engagement
- Provide competitor insight and market trends
- Define the relevant cost per acquisition targets
- Work with Marketing colleagues to enact effective campaigns
- Be the champion for the Member voice
- Ensure that the Society adapts to the necessary Regulatory Changes
- Provide reporting to the necessary committees within EBS
- Acting as a key business lead for external third-party relationships to support the Intermediary mortgage proposition
- Ensure stakeholders are fully aware and bought in to each initiative, its desired outcome and their role in achieving it
- Help develop new processes which reflect a deep understanding of customer and broker need. Propose right tools/ services to help customers and brokers. Support the development of initiatives aimed at attracting and retaining more customers and brokers

Skills and Experience

Essential:

- Previous Product Manager or Proposition Manager experience
- Experience managing key stakeholders across different teams and levels
- Exceptional Communication skills, both verbal and written
- High level of attention to detail and accuracy to drive a 'right first time, every time' approach
- Exceptional organisational skills
- Proficiency in IT, including good knowledge of Microsoft, including Word and Excel
- Ability to use initiative to find solutions to problems.
- Passionate about making a difference.

Desirable:

- Knowledge and experience of working with Consumer Duty Principles
- Project Management experience
- Previous experience of working in Mortgages [within Financial Services] and/or a strong capability to deliver great customer service
- Knowledge of sustainable finance

Other

- You have a legal duty to take reasonable care of your own health and safety and that of others and you are expected to be familiar with, and adhere to Ecology's Health and Safety Policy
- Ensure your work, communication and approach conforms to the values and behaviours of the Society.

Job Description

- Keep up to date, and comply with Ecology's rules, Policies and Procedures as detailed in the staff handbook.
- Undertake any reasonable duties requested by management.
- This role has a six-month probation period.

Acceptance

Print Name: _____

Signature: _____

Date: _____

Behaviour		Our Collective Commitments			Examples of Bringing My Best Self to Work		
Deliver Together	<p>We've always believed that, together we can achieve more. Working with our stakeholders and Members to create incredible impact.</p> <p>That's why Deliver Together is the heartbeat of everything we do. By combining our unique strengths, perspectives, and talents, we know there is no challenge too great, no goal too ambitious. Together, we're unstoppable.</p> <p>Deliver Together means learning from one another, recognising that every person brings something valuable to the table. We know the best solutions emerge when we combine our insights, learn from our differences, and respect each other's expertise.</p> <p>When we Deliver Together, we tackle challenges as a united front, sharing our successes, learning from our setbacks, and always supporting each other to be better. Creating something that's greater than the sum of our parts.</p> <p>Let's Deliver Together. Because together, we can achieve the extraordinary.</p>				<ul style="list-style-type: none"> I collaborate with others, considering the bigger picture and doing the right thing for Ecology and our Members I deliver on our collective commitments, providing amazing service to our Members, and to my fellow colleagues I am purposeful in my actions, respecting people's time and using it wisely I choose the right communication tools and methods to align with the goals, complexity, and urgency of the activity I evaluate the strengths of the team, ensuring that the right individuals are involved I welcome diverse perspectives and encourage inclusivity 		
	Lead With Care	<p>At Ecology we care deeply about our planet, the people we work with and the Members we serve.</p> <p>Lead With Care means being honest and supportive - the cornerstones of strong relationships and lasting success. It's about being authentic, patient, compassionate and understanding. It's appreciating that everyone's journey is unique and taking time to encourage, uplift and help each other.</p> <p>We recognise the power of words and the responsibility we carry when we communicate, offering feedback that is constructive and kind – and always keeping the well-being of others in mind. We share our thoughts clearly and respectfully, without fear of judgment.</p> <p>To Lead With Care is to embrace openness with courage, even when it's difficult, knowing that honesty drives meaningful change that makes a difference.</p> <p>Let's Lead With Care. In every action, every word, and every step we take.</p>				<ul style="list-style-type: none"> I am kind to myself, asking for help when needed I build trust through consistency and reliability I help when needed, stepping in with a willingness to support I share truth with care, offering feedback that is constructive and kind, and delivering it in a way that helps others grow, without judgment or blame I am mindful of how my actions, decisions, and communication affect people and our planet I actively listen and seek to understand the needs of others, being present in the moment I celebrate successes, offering thanks and praise for a job well done 	
Values							
Fairness: Treating everyone individually and with respect		Openness: Listening to each other's views and opinions		Responsibility: Doing what we say we'll do. Making pragmatic decisions, staying true to our values		Co-operation: Working together, receptive to the knowledge and opinions of others	
Activism: Empowering colleagues to be advocates for change							

Behaviour		Our Collective Commitments			Examples of Bringing My Best Self to Work	
Own Your Impact	<p>At Ecology, we make an incredible impact on our environment and the communities around us. And we all play a part in making this happen.</p> <p>Own Your Impact is a promise to ourselves to take full ownership of our actions, our commitments, and the outcomes we create. It means delivering on our promises and taking accountability for the results we achieve.</p> <p>To Own Your Impact is to make considered decisions, even when the path isn't easy. It's about achieving a high standard of excellence and recognising that our individual actions contribute to the collective success of our team. We do what we say we will – and we do it to the best of our ability.</p> <p>Own Your Impact means being proactive by anticipating challenges, taking the initiative to find solutions, and owning the process from start to finish. We lead by example, knowing that true accountability means creating positive impact that drives the right results.</p> <p>Let's Own Our Impact. Let's be accountable for our actions and for our future.</p>	<ul style="list-style-type: none"> • I take ownership of my performance and development, achieving my objectives and building the skills I need for future success • I own the process from start to finish, taking responsibility for every step • I have clarity over my role and know what's expected of me • I do what I say I will, managing stakeholder expectations with clear communication and deadlines • I consider risks carefully, seeking feedback to guide my path and being mindful of possible outcomes. • I embrace feedback and use it to improve, seeking opportunities to learn from others • I am self-aware, reflecting on my own actions and impact, and I believe in my own abilities 				
	<p>Dare To Be Different</p> <p>Ecology started from a brave decision to do something that others wouldn't. Pioneer the possible.</p> <p>Dare To Be Different means stepping into the unknown with confidence, challenging the status quo, taking considered risks that may lead to incredible impact. It's about having the courage to voice new ideas, even when they seem bold or unconventional.</p> <p>To Dare To Be Different means making tough decisions, when others won't, and being brave enough to change course if it's the right thing to do. We are strong enough to own our mistakes, being resilient in the face of setbacks. We embrace failure, seeing it is a stepping stone to success, sharing what we learn to help each other.</p> <p>We lead with confidence to inspire others to greatness.</p> <p>Let's Dare To Be Different. Let's inspire the world around us.</p>	<ul style="list-style-type: none"> • I speak up and challenge respectfully, with a focus on finding solutions • I'm positive and inspiring, strong in the face of adversity and resilient when facing setbacks • I don't let fear or disappointment derail my efforts • I'm brave enough to step out of my comfort zone, challenging the status quo to achieve the right results • I lead with humility, accepting my mistakes, listening to others, and being brave enough to change course when it's the right thing to do • I champion sustainability, pushing for positive change so we can create a better world 				
Values						
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