

Job Description



Job Title	Head of Savings Operations	
Date & Version	05/06/2026	Version: 1
Reports to:	Product & Proposition Director	
Direct Reports:	Savings Team Manager, ASU Team Manager, Business Change Lead - Savings, Savings Service and Reporting Assistant Manager	
Produced by:	Product & Proposition Director	

 Leek, St Edward Street  Full time, permanent  35 hours

Job, purpose and scope

Working closely with the Product & Proposition Director and wider Executive team, you'll be responsible for all aspects of Savings Operations and Support. You'll play a pivotal role in guiding teams to deliver controlled and compliant operations, implement efficiencies, define and raise performance standards, meet SLA targets and contribute to a wider business strategy.

The role holder should mirror the Society's desire to continuously improve the elements of the operating model, building on existing capabilities to ensure the capabilities meets the requirements of the business.

Collaboration with the wider business, such as the Branch Network, Products and Compliance will be pivotal for success to ensure best in class service levels for Members, whilst delivering scale .

Duties and key responsibilities

- Lead, inspire, and develop a high performing and customer focused Savings Operations and Support team . Foster a positive, inclusive, and collaborative culture. Provide clear direction and regular feedback, ensuring colleagues are empowered, supported, and held accountable.
- Delegate effectively to develop team capability, balance workloads, and maintain service levels . Promote autonomy and ownership within the team while ensuring oversight and accountability.
- Drive change and lean Opex adoption in a supportive, colleague centred way, embedding continuous improvement principles while listening to feedback, addressing concerns and ensuring colleagues feel informed, involved and supported throughout change.
- Act as the Society's ISA Manager, ensuring compliance with all HMRC ISA regulations.

Duties and key responsibilities

- Lead responsibility for operational MI suite, including KPIs, service using insight on volumes, backlogs, productivity and quality to lead effective capacity planning and ensure resources meet strategic ambition, business demand and SLA's. Analyse data to identify trends and inform decision making.
- Accountable for delivery of savings regulatory reporting, ensuring submissions are accurate timely and compliant supported by robust controls, clear ownership and effective MI.
- Review key processes and customer journeys. Ensuring they are regulatorily compliant and delivered in line with Consumer Duty whilst being efficient and scalable. Designing new processes as required. Leverage new and existing technology solutions to further improve customer journeys, as well as non-technological opportunities.
- Manage third party relationships to ensure delivery against SLAs, quality standards and contractual expectations.
- Act as the Savings Operations lead in cross-functional transformation programmes.
- Maintain a robust first line risk and control framework across savings operations. Ensure effective operation of systems, processes, controls, KYC and financial crime arrangements within risk appetite and regulatory requirements, taking ownership of audit findings, embedding strong risk and financial crime capability within the team, and maintaining up-to-date awareness of regulatory and market developments.

Conduct Obligations

Conduct Rules

All employees and NEDs are expected to act in accordance with the PRA and FCA Conduct Rules:

- You must act with integrity.
- You must act with due skill, care and diligence.
- You must be open and co-operative 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.
- You must act to deliver good outcomes for retail customers.

Financial Crime

All employees and NEDs are expected to:

- Be aware of their personal legal obligations and the legal obligations of the Society in relation to Financial Crime
- Be aware of the Society's Anti-Money Laundering systems and controls and follow the Society's procedures
- Be alert for anything suspicious in respect of money laundering or fraud and report any suspicions in line with internal procedures
- Do not discuss any suspicions with anyone outside of the Society and do not 'tip off' a customer or prejudice an investigation

Person Specification

<p>Qualifications and knowledge</p>	<ul style="list-style-type: none"> ▪ A detailed knowledge of Prudential and Conduct Regulation within the Banking or Building Society sector is essential including FCA operational principles. ▪ Deep and current knowledge of end-to-end savings processes
<p>Experience</p>	<ul style="list-style-type: none"> ▪ Significant experience in Financial Services of Banking Payments, Financial Crime and Saving Servicing is essential. ▪ Proven track record of senior stakeholder management up to and including Board level. ▪ Capable of managing change at all stages, i.e. establishing clear vision, enrolling others to change and executing change. ▪ Effectively employing customer insight tools and techniques to consistently create value for customers. ▪ High proficiency in Microsoft Office.
<p>Skills and abilities</p>	<ul style="list-style-type: none"> ▪ Exceptional people leader with the ability to inspire, motivate and develop teams to reach their full potential. ▪ Excellent work ethic and high levels of curiosity, integrity and honesty. ▪ Ability to think strategically and to identify opportunities. ▪ A desire to continually improve, in terms of both personal and team development. ▪ Able to balance capacity demands and service achievement without compromising standards or quality. ▪ Self sufficient thinker but with strong influencing skills and a clear ability to influence the thinking of the Society's Executive Team. ▪ Engaging and highly articulate. ▪ Be a clear and effective communicator who builds effective relationships across the business.

Certification Regime Obligations

This role has been deemed a Certification function as it is required to perform a Significant Harm Function or other regulatory function ("Regulated Activities") for which the Society is required to certify the role holder with the Regulators as fit and proper.

