

ROLE PROFILE

Job Title	Retail Lawyer	Reports To	Head Of Legal	Location	Bradford
Date Updated	June 2020	Department	Legal	Grade/Band	M3
Purpose: To provide a comprehensive in-house legal service. To ensure continued compliance of the business with relevant laws, regulations, guidance and best practice. To provide company secretarial / corporate governance support and oversight.					
Main Accountabilities		Key Performance Indicators	Skills & Experience	Competencies	
<ul style="list-style-type: none"> To review, advise on and approve draft Marketing material, in particular financial promotions subject to CCA / FCA regulation. To educate and advise FGH personnel in all aspects of retail trading and contract law. Act as point of contact for West Yorkshire Trading Standards Authority. Deal with challenges on trading law compliance from any source (statutory / regulatory authorities, press and customers). Deal with civil law / commercial disputes. Deal with / advise on product safety matters. Introduce, monitor and improve effective legal compliance monitoring and due diligence systems. Advise on customer regulatory communication procedures e.g. Notices of Variation. Periodically review customer-facing documentation and business policies. 		<ul style="list-style-type: none"> Proven adherence to regulatory, compliance and TCF requirements. Service level agreements adhered to. Internal customer satisfaction – effective relationships. Contribution at team meetings and at Regulatory & Compliance Committee. Deadlines met. 	<ul style="list-style-type: none"> Qualification to, or currently studying for, Associate of Institute of Chartered Secretaries & Administrators or an equivalent level of legal study or qualification. In depth knowledge and practical experience of the UK consumer credit industry. Detailed knowledge of regulation, in particular Consumer Credit Act 1974 and FCA rules & guidance. Knowledge of sale & supply of goods legislation, consumer rights legislation, trade description provisions, product safety legislation etc. Self-motivated with the ability to initiate change and to take responsibility for achieving solutions.; Good communicator (both written and oral). Innovative and detail-conscious. Enthusiastic and committed team player with flexible and adaptable approach. Ability to work to tight deadlines under pressure. 	<ul style="list-style-type: none"> Technical skill. Communication. Teamwork. Planning & Prioritisation. Business improvement. Judgement & decision making Negotiating & Influencing. 	
<ul style="list-style-type: none"> Work closely with Credit & Regulatory compliance team on initiatives, issues, risks and governance. 					

Customer First

Integrity

Together

Innovation

Fair

<ul style="list-style-type: none">• Keep abreast of pending legislative and regulatory changes and brief the business as necessary.• Minimise the effect of third party legal challenges and initiate legal actions, liaising with external legal advisors where needed.• Provide company secretarial assistance and support.• To be committed to the fair treatment of customers at all times• To comply with FCA regulations, where applicable• Demonstrate behaviours in line with our Company values• To take reasonable care for the health and safety of yourself and other persons who may be affected by acts and omissions at work			
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Dimensions: Reports to Company Secretary and Head of Legal. Working closely with Legal & Compliance Executive and other departments including Finance, Marketing, Credit & Regulatory Compliance, FGH Customer Operations, Health and Safety and external contacts including Trading Standards, Lawyers and regulatory officers. Provides service to at least 30 people/stakeholders. Regular exposure to Senior Managers and Directors and Parent Company contacts.

NB. Organisation chart must be added to the bottom of role profile