



## Role Profile

|                               |               |                   |                                     |                 |               |
|-------------------------------|---------------|-------------------|-------------------------------------|-----------------|---------------|
| <b>Job Title</b>              | Retail Lawyer | <b>Reports To</b> | Head of Legal and Company Secretary | <b>Location</b> | Bradford Hubs |
| <b>Job Code</b>               | LEG004-1      | <b>Grade</b>      | M3                                  |                 |               |
| <b>Date Created / Updated</b> | June 2021     | <b>Department</b> | Finance – Legal & NMP               |                 |               |

**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.

| Your Role Accountabilities   | Skills & Experience   |
|--|---|
| <ul style="list-style-type: none"> <li>To review, advise on and approve draft Marketing material, in particular financial promotions subject to CCA / FCA regulation</li> <li>To educate and advise FGH personnel in all aspects of retail trading and contract law</li> <li>Act as point of contact for West Yorkshire Trading Standards Authority</li> <li>Deal with challenges on trading law compliance from any source (statutory / regulatory authorities, press and customers)</li> <li>Deal with civil law / commercial disputes</li> <li>Deal with / advise on product safety matters</li> <li>Introduce, monitor and improve effective legal compliance monitoring and due diligence systems</li> <li>Advise on customer regulatory communication procedures e.g. Notices of Variation</li> <li>Periodically review customer-facing documentation and business policies</li> <li>To be committed to the fair treatment of customers at all times</li> <li>Ensure compliance with all applicable UK and local regulations, Company Policies and FCA Conduct Rules</li> <li>Demonstrate behaviours in line with our Company values</li> <li>To take reasonable care for the health and safety of yourself and other persons who may be affected by acts and omissions at work</li> </ul> | <ul style="list-style-type: none"> <li>Qualified solicitor</li> <li>In depth knowledge and practical experience of the UK consumer credit industry.</li> <li>Detailed knowledge of regulation, in particular Consumer Credit Act 1974 and FCA rules &amp; guidance</li> <li>Knowledge of sale &amp; supply of goods legislation, consumer rights legislation, trade description provisions, product safety legislation etc.</li> <li>Self-motivated with the ability to initiate change and to take responsibility for achieving solutions</li> <li>Good communicator (both written and oral)</li> <li>Innovative and detail-conscious</li> <li>Enthusiastic and committed team player with flexible and adaptable approach</li> <li>Ability to work to tight deadlines under pressure</li> </ul> |