
SKILLS AND KNOWLEDGE

- In-depth knowledge of consumer credit regulation and policy. An understanding of the current blend of principles-based rules and the Consumer Credit Act. With the ability to deliver original thinking – reflecting on developments and creating new proposals on behalf of our members.
- Knowledge of the various regulatory stakeholders- FCA, Financial Ombudsman Service (FOS) and HM Treasury (HMT) is essential. The successful candidate needs to understand how these organisations work and the interplay between them.
- Understanding the Alternative lending market (including HCSTC, home-collected, guarantor and independent car finance providers). This could start with specific knowledge about one sector or general knowledge across the market. It would be essential to be able to learn and build experience across the piece.
- Writing for various audiences is essential, ranging from technical writing that delivers our message into the regulatory structure (e.g. consultation responses and briefings to regulators) to reducing complex arguments for use with key stakeholders outside of the sector (e.g. journalists, politicians and the public).

EXPERIENCE

- Experience interacting with at least one of our key regulatory stakeholders – FCA, FOS and UK Government (HMT) – is desirable. The candidate could have worked with other CCTA stakeholders, including trade associations, debt advice organisations, and think tanks.
- Experience in working on policy development and/or advising colleagues on regulatory issues is essential—for example, the experience of working in a policy function or a compliance team.
- Experience of working in a B2B service environment would be desirable. For example, the experience of working in consultancy or a trade association. Other examples may be applicable – the key being that the candidate has experience that demonstrates they can listen, understand and support our members. All of which they must navigate with tact to keep member satisfaction high.

EDUCATION

- Graduate-level education – this might be through formal education or evidence of professional development.