Motability Operations

About the role

Role
Head of Consumer Duty & Regulatory Compliance

Location and hours
Bristol, London or Edinburgh
35 hours per week
Hybrid working with minimum 3 days per week in the office

Career Framework
Leadership

Salary
Competitive salary plus excellent Benefits

What you'll be doing
With the Scheme now supporting around 935,000 customers, our regulatory responsibilities and focus have grown significantly. Consumer Duty and Responsible Lending are increasingly important to how we design, monitor and support our products, and this role will be central to developing our regulatory approach and ensuring we can evidence good customer outcomes.

This is a senior regulatory leadership role with responsibility for shaping and leading Motability Operations' approach to Consumer Duty, Responsible Lending and regulatory compliance. You will own the framework through which we assess and evidence customer outcomes, identify foreseeable harm and ensure regulatory requirements are translated into practical business decisions, governance and action.

Reporting to the Deputy General Counsel, you will work across the organisation to bring together customer insight, operational data, complaints, vulnerability, forbearance and management information. You will provide regulatory oversight and challenge, helping the business understand what the evidence means from a Consumer Duty and Responsible Lending perspective and what action is required. Duties include:

- Lead and continuously develop MO's Consumer Duty, Responsible Lending and Product Governance framework.
- Lead MO's approach to vulnerable customers alongside Consumer Duty and Responsible Lending, ensuring outcomes for customers with characteristics of vulnerability are appropriately monitored and challenged.
- Lead the development of an outcomes-based compliance culture across MO, building Consumer Duty capability and accountability across the business, with clear first-line ownership and effective second-line oversight and challenge.
- Lead thematic and deep-dive reviews where MI, complaints, customer insight or other evidence indicates emerging or foreseeable harm.
- Monitor regulatory developments and lead the translation of new FCA rules, guidance and supervisory expectations into practical changes across the business.
- Work across the three lines of defence to ensure customer-outcome risks are appropriately identified, challenged, assured and escalated.
- Own the Responsible Lending and Consumer Duty Outcomes Monitoring Framework and the overall regulatory assessment of customer outcomes.
- Provide senior advice and challenge on FCA requirements, including Consumer Duty, CONC, foreseeable harm, vulnerability and product governance.

- Bring together MI and insight from Customer Insight, Operations, Complaints, Collections, Risk, dealer oversight and other business areas to identify emerging risks and customer harm.
- Lead governance reporting to the FCA & Compliance Committee, Executive Committee and Board, including the annual Consumer Duty assessment.
- Challenge the business where outcomes indicate emerging harm and ensure appropriate actions, interventions and remediation are agreed, tracked and tested for effectiveness.
- Ensure customer outcomes evidence informs product governance and decisions about how products, communications and customer support should evolve over time.
- Support FCA engagement and ensure evolving regulatory expectations are understood and embedded across the business.

About you

You are an experienced regulatory professional in Consumer Finance, who understands how to turn FCA requirements into practical, proportionate frameworks that work for customers and the business. You are comfortable operating at senior level, using data and customer evidence to form judgements, challenge constructively and influence decisions across organisational boundaries.

You have a strong customer-outcomes mindset and understand that Consumer Duty is a business-wide responsibility, not simply a compliance process.

You are confident working with senior stakeholders and governance forums and can communicate complex regulatory issues clearly and pragmatically.

You are analytical and evidence-led, with the judgement to interpret MI, customer insight and emerging trends rather than relying solely on individual metrics.

You are collaborative and comfortable working across Legal & Compliance, Risk, Customer Insight, Operations, Complaints, Finance, Product and Technology.

Minimum criteria

You'll need all of these.

- Significant senior experience in an FCA-regulated financial services environment (limited permission), gained in Regulatory Compliance, Consumer Duty, Conduct Risk, Product Governance or a closely related discipline.
- Strong working knowledge of Consumer Duty and FCA regulatory expectations, with relevant knowledge of CONC, responsible lending and customers in financial difficulty.
- Experience designing, implementing or operating customer outcomes monitoring, product governance or conduct-risk frameworks.
- Experience using MI, customer insight, complaints and other evidence to identify foreseeable harm, assess customer outcomes and drive action.
- Strong governance experience, including preparing and presenting regulatory or customer-outcomes reporting to Executive and/or Board-level forums.
- Excellent stakeholder management and influencing skills, with the confidence to provide effective challenge and drive cross-business change.

Who you'll be working with

You will be part of the Legal & Compliance team and report to the Deputy General Counsel. You will work closely with the Regulatory Compliance Manager and with colleagues across Customer Insight & Analytics, Customer Operations, Complaints, Collections, Risk, Finance, Product, Marketing Communications, Dealer Oversight and Technology.

You will also work closely with the Customer Outcomes Insight Manager, who will provide specialist customer research and evidence to support the wider outcomes framework. The Head of Consumer Duty & Regulatory Compliance will use that insight alongside wider business MI to form the overall regulatory assessment, provide challenge and lead governance reporting.

We're Motability Operations

About us

We're the company behind the Motability Scheme. We exist to deliver smart, sustainable solutions that improve our customers' mobility in a fast-changing world. We're the UK's largest car leasing company and we help over 800,000 people get on the road.

We employ over 1800 people, across London, Bristol, Edinburgh, and Coalville. We know our people are key to our success, so we aim to create an environment that allows our employees to flourish. We look for highly motivated people with a combination of commercial sense and real enthusiasm to meet our customers' needs.

What we do

We lease a wide range of tailored mobility solutions to people who receive of one of the Government's qualifying mobility allowances. Our customers choose a car, Wheelchair Accessible Vehicle (WAV), scooter or powered wheelchair that best suits their needs. We take care of their insurance, breakdown, servicing and more, as part of our worry-free package.

At the end of the lease, our customers can exchange their vehicle for a brand-new model. Each year we sell and move around 200,000 cars. This makes us the largest supplier of single-source vehicles back into the used car market.

The Scheme has been providing affordable, all-inclusive motoring for over 45 years. We pride ourselves on delivering outstanding customer service, with an independent customer satisfaction rating of 9.6 out of 10.

How we work

We work in a hybrid way. That means remotely for up to two days each week and in our great office spaces the rest of the time. This gives us a good work/life balance and lets us collaborate and deliver for our customers. Visit our website to find out more.

We do our best to accommodate part-time and flexible working requests, where possible, to build on our culture of trust, empowerment, and flexibility.

Our beliefs and values

We believe in building a diverse workforce, where our people are empowered to attend work as their true selves. We encourage people from all backgrounds to apply.

Motability Operations

We want to sustain a nurturing culture. And our people to be rewarded equally, regardless of race, national or ethnic origin, sexual orientation, age, disability, or gender.

Our values are at the heart of everything we do:

- We believe no one should be left behind à We find solutions
- We believe we must take the lead à We drive change
- We believe everything starts with the customer à We care

What we can offer you

Pay: competitive salary, with a yearly discretionary bonus, based on your performance

Holiday: 28 days, and you can buy and sell days

Pension: 15% non-contributory pension (9% during probation)

Health and wellbeing: Private Medical Insurance cover available for all employees and free health screenings for over 50s. Life assurance at four times your basic salary, to give you peace of mind. Free access to healthcare apps like Peppy, Unmind, and Aviva Digital GP. Mental Health Allies and an Employee Assistance Programme

Development: A library of internal training on our myLearn platform

Family friendly: We have competitive family leave policies

Diversity and inclusion: We embrace the diversity of our people and empower them to come to work as their true selves. We want them to flourish and be rewarded equally. We have Employee Network Groups, and we pride ourselves on being inclusive and all our offices have first-rate disability access

Helping our community: One volunteering day each year, and access to volunteering platform Neighbourly

Schemes: Car Benefit Scheme for electric and hybrid cars. This means you can lease a brand-new electric or plug-in hybrid car, with insurance and more, for a fixed monthly amount. Cycle to Work Scheme. Employee Discount Scheme, to save money across lots of retailers

Other, voluntary benefits: charitable giving, critical illness insurance, dental insurance, health and cancer screenings for you and your partner, discounted gym memberships and season ticket loans, free fresh fruit and snacks in the office