

# Job Description



<b>Job Title</b>	Savings Regulatory Manager	
<b>Date &amp; Version</b>	07/04/2026	<b>Version: 2</b>
<b>Reports to:</b>	Savings Operations Manager	
<b>Direct Reports:</b>	TBC	
<b>Produced by:</b>	Product and Proposition Director	

**Leek, St Edward Street**      **Full time, permanent**      **35 hours**

## Job, purpose and scope

The Savings Regulatory Manager is responsible for ensuring the Savings Operations function operates in full and ongoing compliance with all applicable regulatory, statutory and internal governance requirements.

The role provides first line ownership of savings regulatory reporting, ISA scheme management obligations, operational control oversight and horizon scanning for regulatory change impacting the savings team, products, processes and customers.

The role will work closely with Finance, Risk, Compliance, Internal Audit and Product teams to ensure that regulatory requirements are met, clearly understood and embedded into day-to-day operations.

## Duties and key responsibilities

- Own and coordinate all relevant regulatory reporting, including FCA, PRA and HMRC.
- Maintain robust controls, validation processes and audit trails.
- Ensure all submissions are accurate, complete, timely and fully auditable.
- Act as the regulatory subject matter expert for savings providing guidance and challenge and ensuring change delivers compliant, sustainable and customer focussed outcomes.
- Ensure regulatory obligations are clearly owned, documented, monitored and evidenced with operational processes.
- Liaise with Finance, Risk and Data teams to ensure integrity and reporting accuracy.

## Duties and key responsibilities

- Ensure accurate submissions of Regulatory reporting including but not limited to BBSI/ISA/AEOI/SCV.
- Oversee compliance with HMRC ISA regulations and scheme rules, ensuring operational processes fully meets regulatory expectations.
- Act as the operational lead supporting the organisations ISA Manager responsibilities including governance, reporting and breach management.
- Monitor ISA subscriptions, transfers and processes to ensure ongoing compliance.
- Manage and resolve ISA breaches, errors or rectifications ensuring timely escalation, remediation and root cause resolution.
- Proactively monitor and assess regulatory developments impacting savings products, customers and operations.
- Co-ordinate and over-see the implementation of regulatory change within savings, ensuring changes are embedded, tested and evidenced.
- Work with Compliance and Risk teams to interpret regulatory changes requirements.
- Ensure policies, procedures, and operational processes remain compliant with regulatory expectations.
- Support the development and maintenance of operational risk and control frameworks .
- Support internal and external audits relating to Savings Operations.
- Identify opportunities to improve governance, reporting, management information and control frameworks within the Savings Operations Team.
- Support the development of stronger operational reporting and management information.
- Promote a culture of regulatory awareness, accountability and strong operational governance.

## 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><b>Qualifications and knowledge</b></p>	<p><b>Essential</b></p> <p>Regulatory Knowledge (Internal Training Provided):</p> <ul style="list-style-type: none"> <li>• TCF/Conduct Risk</li> <li>• FCA Regulation – BCOBS &amp; Senior Manager Regime/Certification Regime/Conduct Rules</li> <li>• ISA Manager requirements</li> <li>• Consumer Duty working knowledge</li> <li>• Anti-Money Laundering</li> <li>• Data Protection Act</li> <li>• Equality Act / Equal Opportunities</li> <li>• Complaints Procedure</li> <li>• Health and Safety</li> </ul> <p><b>Desirable</b></p> <ul style="list-style-type: none"> <li>• Relevant professional qualifications in financial services, risk, compliance or operations are desirable.</li> </ul>
<p><b>Experience</b></p>	<ul style="list-style-type: none"> <li>• Extensive experience of Banking Payments, Financial Crime and Saving Servicing.</li> <li>• Regulatory returns for a savings team.</li> <li>• Ability to interpret regulatory requirements and translate them into operational processes and controls.</li> <li>• Excellent attention to detail.</li> <li>• Strong stakeholder management across operational, risk and compliance teams.</li> <li>• Highly knowledgeable of current regulatory and compliance requirements for Payments and Servicing.</li> <li>• Highly knowledgeable on fighting Financial Crime and Fraud within the Financial Industry.</li> <li>• Knowledge of Six Sigma/Lean Operational Principles desirable.</li> </ul>
<p><b>Skills and abilities</b></p>	<ul style="list-style-type: none"> <li>• Analytically strong with the ability to evaluate and distil information, reaching logical conclusions at pace.</li> <li>• Engaging and influencing, works collaboratively with stakeholders and builds strong relationships based on a common goal.</li> <li>• Calm and focussed under pressure and finds pragmatic solutions based on evidence not emotion.</li> <li>• People leader with the ability to inspire, motivate and develop team members to achieve business objectives and reach their full potential.</li> <li>• Knowledge of Microsoft Office suite with the ability to utilise systems to review data to produce the regulatory return.</li> </ul>
<p><b>Other Requirements</b></p>	<p>Travel to other business locations where required.</p>