

Job description

Department: Operations
Job title: **Onboarding Specialist**
Reporting to: Mortgage Executions Manager
Location: Guernsey
Hours: Full-time

About RAW Capital Partners

RAW Capital Partners is a specialist lender and boutique asset management business based in Guernsey. We currently operate in a specialised segment of the mortgage market where we can source high-quality opportunities that others overlook. We provide secured lending against UK property, primarily to non-UK resident individuals purchasing buy-to-let property.

Meanwhile, we provide our investors with attractive and consistent risk-adjusted returns, a high level of capital security, and fee transparency. It is our aim to grow the fund's assets under management while continuing to provide investments that perform as investors expect.

Purpose of role

The Onboarding Specialist will lead the customer onboarding process for new mortgage clients, taking ownership of Client Due Diligence (CDD) within the Mortgage Executions team. You will act as the first line of defence: identifying and evaluating risk, providing practical advice and guidance to colleagues on risk mitigation, and completing Relationship Risk Assessment (RRAs).

This is a key role requiring high trust, commercial awareness, and strong collaboration across the business. You will ensure a positive customer experience, efficient onboarding of customers, and regulatory compliance.

Key responsibilities

- Manage the end-to-end customer onboarding lifecycle in accordance with regulatory and internal standards.
- Conduct CDD and verify identity, beneficial ownership and other required information for individuals and entities.
- Advise colleagues on risk identification, assessment and mitigation in the onboarding process.
- Recommend and implement risk mitigations plans and Enhanced Customer Due Diligence in response to high risk factors
- Lead the completion of RRAs and document risk with clarity and precision.
- Maintain accurate records and audit trails in onboarding systems, ensuring traceability and high data integrity.
- Collaborate with New Business, Mortgage Executions and Risk & Compliance teams to streamline processes and enhance efficiency.
- Mentor colleagues as required on CDD best practice and risk assessment methodology.

- Support process improvement initiatives: identify, propose, and help implement enhancements to onboarding workflows.

Key skills

We are looking for candidates who are:

- Highly attentive to detail, producing accurate and complete documentation even under time pressure.
- Trustworthy, handling sensitive client information with absolute discretion and integrity.
- Reliable and organised, with a disciplined approach to meeting deadlines and maintaining control of multiple onboarding cases.
- Collaborative, offering professional challenge where appropriate but always in a solution-focused, partnership-driven way.
- Commercially minded, understanding how regulatory requirements fit within the broader client and business context.

In recognition that the value of a person is greater than the roles and responsibilities set out in their job description, we encourage all staff to bring their unique values, characteristics and skills to contribute to the furtherance and fulfilment of the organisation's goals in whatever way they wish.

Experience and qualifications

- Minimum 2 years' experience in customer onboarding, CDD, or a related compliance function in a regulated environment.
- Strong working knowledge of AML/CFT regime, CDD processes and risk assessment frameworks.
- Excellent written and verbal communication skills, with the ability to interpret and apply regulatory requirements in a practical, proportionate way.
- For a senior appointment (circa 5+ years): professional qualifications from the International Compliance Association (ICA), preferably at Advanced level.
- For a less experienced appointment (2+ years): ICA Certificate in KYC and CDD is desirable, or willingness to study for this qualification on joining the firm.

Key outcomes

In this role, your success will contribute to:

- Accurate and timely completion of all customer onboarding due diligence.
- Consistent, well-documented RRAs that meet first-line defence standards.
- Effective collaboration across New Business, Mortgage Executions, and Risk & Compliance teams.
- Improved onboarding efficiency and more consistent customer outcomes.

- A trusted, compliant, and client-focused onboarding process.
- Clear, practical advice supporting sound risk decisions.

Salary & Benefits

- Competitive salary
- Discretionary bonus
- Contributory pension scheme
- 25 days' annual leave
- Support for professional qualifications
- Staff healthcare