



CAPITAL PARTNERS

Job description

Department: Operations
Job title: **Customer Onboarding Specialist**
Reporting to: Customer Onboarding Co-ordinator
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 specialise 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-adjustments 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 Customer Onboarding Specialist will lead the borrower onboarding process for new mortgage clients, taking ownership of Client Due Diligence (CDD) within the Operations team. You will act as the first line of defense: conducting Relationship Risk Assessment (RRAs), identifying risk exposures, and providing practical advice and guidance to colleagues on risk identification and evaluation.

This is a key role requiring high trust, commercial awareness and strong collaboration across the business. You will ensure a smooth, compliant, and efficient experience that reflects RAW Capital Partners' high standards of professionalism.

Key responsibilities

- Manage the end-to-end borrower onboarding lifecycle in accordance with regulatory and internal standards.
- Conduct CDD and verify identity, beneficial ownership and other required information for individuals and entities.
- Lead the completion of RRAs and document risk with clarity and precision.
- Advise the New Business team on risk identification, assessment and mitigation in the onboarding process.
- Maintain accurate records and audit trails in onboarding systems, ensuring traceability and high data integrity.

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Financial Services Commission

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- Collaborate with Compliance, New Business and Mortgage Executions teams to streamline processes and enhance efficiency.
- Support process improvement initiatives: identify, propose and help implement enhancements to onboarding workflows.
- Mentor colleagues as required on CDD best practice and risk assessment methodology.

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 onboarding, CDD, or a related compliance/AML function in financial services.
- 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 borrower onboarding due diligence.
- Consistent, well-documented RRAs that meet first-line defence standards.
- Effective collaboration across New Business, Executions, and Compliance teams.



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- Improved onboarding efficiency and data accuracy.
- A trusted, compliance, and client-focused onboarding process.
- Clear, practical advice supporting sound risk decisions.
- Continuous refinement of onboarding systems and process delivery.

Salary & Benefits

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