



Job description

Department: Client Services, Operations
Job title: Client Services Executive
Reporting to: Operations Director
Location: Guernsey
Type: Full-time, Permanent

About RAW Capital Partners

RAW Capital Partners is a specialist lender and boutique investment manager based in Guernsey. We currently operate in a specialist 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 Client Services Executive is responsible for supporting the performance of our loan book.

The role acts as a key point of contact for borrowers while ensuring that risks are identified at an early stage, loan obligations are met, and arrears and defaults are actively managed. The successful candidate will combine strong relationship management skills with a proactive approach.

Key responsibilities

- **Manage borrower relationships:** Act as a primary point of contact for borrower enquiries while ensuring contractual obligations are understood and met
- **Monitor portfolio performance:** Monitor interest arrears, technical defaults and other indicators of portfolio risk and exercise judgement to resolve issues promptly
- **Manage loan amendments:** Support the successful completion of transactions throughout the loan lifecycle including Product Transfers, renewals, and repayments
- **Collaborate Across Teams:** Work closely with colleagues across the business to ensure a joined-up and responsive borrower journey, contributing to team success.
- **Support Continuous Improvement:** Identify opportunities to enhance Client Services processes and share suggestions that improve efficiency, clarity, or borrower experience.
- **Maintain High Professional Standards:** Demonstrate professionalism, integrity and a commitment to delivering high-quality work in every interaction.

Key skills and experience

We look for candidates who are:

- **Engaging communicators:** Confident, articulate, and able to build rapport with a wide range of borrowers and colleagues.
- **Motivated self-starters:** Able to take initiative, manage their own workload and follow through on tasks without constant supervision.
- **Proactive and solutions-focused:** Willing to ask questions, spot opportunities for improvement, and take action to resolve issues.
- **Collaborative team players:** Keen to support others, share knowledge, and contribute to collective success.
- **Detail-oriented and organised:** Able to manage competing priorities and maintain accuracy and professionalism under pressure.

We welcome applications from experienced financial services professionals and career changes who can demonstrate the skills and experience above.

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.

Key outcomes

In this role, your success will contribute to:

- Early identification and mitigation of risk
- Interest arrears and loan defaults within acceptable levels
- Prompt and effective resolution of borrower queries
- A consistent and professional borrower experience across all touchpoints

Salary & Benefits

- Competitive salary
- Discretionary annual bonus
- Contributory pension scheme, above the statutory employer contribution level
- 25 days' annual leave, increasing with length of service
- Support for professional qualifications
- Staff healthcare, upon successful completion of probationary period