

Mortgage Advisor

FF16 Customer service and administration · ISCO-08 3312 · CBS 0412 Financial specialists and economists · seniority senior · Also known as: Mortgage consultant

Advises clients on mortgage types and financing for a home purchase and ensures advice meets the statutory duty of care.

The mortgage advisor deals with one of the biggest financial decisions a client will ever make and carries personal responsibility for suitable advice. The distinction from a client advisor lies in the regulated, licence-bound nature of the profession. Selection often fails on candidates who are commercially strong but only reveal a missing valid regulatory qualification late in the process.

Key figures for this profile

23 skills · 4 competencies to measure · 5 knockout skills · centre of gravity: Communication and influence 36%, Digital, data and AI 17%, Cognitive ability and problem solving 14%

1 Competencies to measure

These are the behavioural and ability constructs in this profile. Each one shows which hrmforce questionnaire measures it.

Competencies to measure	Target level	hrmforce instrument	Assessment method	Behavioural anchor at target level
Client focus Competency (50-framework): Customer Focus Knockout	■■■■■ N5	Big Fifty, Competency Check, 360 Feedback	360-degree feedback	Translates client signals into changes in services and policy and holds the organisation accountable for the promised client experience.

Competencies to measure	Target level	hrmforce instrument	Assessment method	Behavioural anchor at target level
Accuracy and attention to detail Competency (50-framework): Accuracy Knockout		Big Fifty, 360 Feedback	Personality questionnaire	Builds check moments into the own process, keeps track of errors and prevents repetition by adjusting the method.
Stress tolerance Competency (50-framework): Stress resilience		Big Fifty, 15PF, Mental Resilience (4C)	Personality questionnaire	Keeps working in a structured way at peak load, keeps agreements with clients clear and flags early which results are at risk.
Switching between tasks and roles Competency (50-framework): Flexibility		Big Fifty, Colour Profile (Jung), Competency Check	On-the-job observation	Switches independently between execution and consultation tasks, keeps notes per role and correctly resumes interrupted work.

2 Full skill profile

Every skill in this profile, sorted by weight. The behavioural anchor under each skill belongs to the target level.

T	Skill	Target level	Weight	Knockout	Assessment method	hrmforce instrument
V	Advisory skill Advises the board on issues with conflicting interests, challenges established assumptions and safeguards the quality of advice across the organisation.	 N5	5	yes	Assessment centre	Competency Check, Structured interview
G	Client focus Translates client signals into changes in services and policy and holds the organisation accountable for the promised client experience.	 N5	5	yes	360-degree feedback	Big Fifty, Competency Check, 360 Feedback
G	Accuracy and attention to detail Builds check moments into the own process, keeps track of errors and prevents repetition by adjusting the method.	 N4	5	yes	Personality questionnaire	Big Fifty, 360 Feedback
V	Working with digital devices and applications Selects the appropriate device and application for each task and fixes common disruptions without support from others.	 N4	5	yes	Work sample test	Knowledge test (client-specific), Work sample test

T	Skill	Target level	Weight	Knockout	Assessment method	hrmforce instrument
V	Risk assessment Sets the risk appetite and the assessment method for the organisation and accounts for accepted residual risks.	 N5	4	no	Work sample test	Competency Check, Work sample test
K	Basic contract law knowledge Sets the contract templates and legal frameworks of the organisation and decides on deviations with major risk.	 N5	4	no	Knowledge test	Knowledge test (client-specific)
K	Dutch language proficiency at professional level Writes and discusses professional documents fluently at level B2 and adapts register to formal and informal situations.	 N4	4	yes	Knowledge test	Knowledge test (client-specific)
V	Complaint handling Calms an angry client, separates emotion from facts and offers a solution with a deadline within own mandate.	 N4	4	no	Situational Judgement Test	Conflict Styles, Work sample test
V	Expectation management Records at the start what falls outside the assignment and discusses deviations with the client before they become visible.	 N4	4	no	Structured interview	Competency Check, Structured interview

T	Skill	Target level	Weight	Knockout	Assessment method	hrmforce instrument
V	Service calls and telephone contact Settles unusual questions within a single call, keeps call time under control and audibly summarises the agreement made.	 N4	4	no	Work sample test	Work sample test, Communication Styles
V	Written client communication Writes a tailored reply in plain language, explains a rejection and offers an alternative course of action.	 N4	4	no	Work sample test	Work sample test
G	Stress tolerance Keeps working in a structured way at peak load, keeps agreements with clients clear and flags early which results are at risk.	 N4	4	no	Personality questionnaire	Big Fifty, 15PF, Mental Resilience (4C)
V	Information gathering and filtering Chooses sources independently for an open question, filters out duplicate and outdated data and justifies that choice.	 N4	3	no	Work sample test	Competency Check, Work sample test
V	de-escalating and setting limits States which limit is being crossed when behaviour is unwanted, what the consequence is, and ends the conversation when needed.	 N4	3	no	Situational Judgement Test	Conflict Styles, Big Fifty, Mental Resilience (4C)

T	Skill	Target level	Weight	Knockout	Assessment method	hrmforce instrument
V	Time management and prioritising Ranks own work by urgency and importance, builds in buffer time and explains to others why an item will arrive later.	 N4	3	no	Work sample test	Competency Check, 360 Feedback
G	Switching between tasks and roles Switches independently between execution and consultation tasks, keeps notes per role and correctly resumes interrupted work.	 N4	3	no	On-the-job observation	Big Fifty, Colour Profile (Jung), Competency Check
V	Retaining and applying knowledge Knows the rules of the own field by heart and applies them without reference material in varying situations.	 N4	3	no	Knowledge test	Ability Scan, Knowledge test (client-specific)
T	Word processing and document management Builds documents using styles, references and a table of contents and keeps versions and folder structure orderly for the team.	 N4	3	no	Work sample test	Knowledge test (client-specific), Work sample test
K	GDPR and privacy in practice Judges in own processes whether a legal basis exists, applies data minimisation and handles requests from data subjects correctly.	 N4	3	no	Knowledge test	Knowledge test (client-specific)

T	Skill	Target level	Weight	Knockout	Assessment method	hrmforce instrument
V	Financial administration Independently closes the monthly administration, explains differences between subledger and general ledger and corrects incorrect entries.		3	no	Work sample test	Work sample test, Knowledge test (client-specific)
T	Spreadsheets and worksheets Builds a worksheet with linked formulas and pivot tables, checks for errors and explains the calculation logic to colleagues.		3	no	Work sample test	Knowledge test (client-specific), Work sample test
V	Invoicing and accounts receivable Manages the outstanding items, follows up arrears by telephone and agrees payment schemes within the established policy.		2	no	Work sample test	Work sample test, Knowledge test (client-specific)
V	Managing service levels and performance indicators Draws up indicators and standards for a service, reports per period and carries out improvement actions on deviation.		2	no	Work sample test	Work sample test, Competency Check

3 Levels per seniority

The same profile with the job family seniority adjustment applied. Target levels are clamped to 1 to 5.

Skill	medior	senior
Advisory skill	N4	N5
Client focus	N4	N5
Accuracy and attention to detail	N3	N4
Working with digital devices and applications	N3	N4
Risk assessment	N4	N5
Basic contract law knowledge	N4	N5
Dutch language proficiency at professional level	N3	N4
Complaint handling	N3	N4
Expectation management	N4	N4
Service calls and telephone contact	N3	N4
Written client communication	N3	N4
Stress tolerance	N3	N4
Information gathering and filtering	N3	N4
de-escalating and setting limits	N3	N4
Time management and prioritising	N3	N4
Switching between tasks and roles	N3	N4
Retaining and applying knowledge	N3	N4
Word processing and document management	N3	N4
GDPR and privacy in practice	N3	N4
Financial administration	N3	N4
Spreadsheets and worksheets	N2	N3
Invoicing and accounts receivable	N2	N3
Managing service levels and performance indicators	N2	N3

4 The proficiency scale

Level	Label	Autonomy	Complexity	Scope	Depth of knowledge
N1	Guided	works under supervision and follows instruction	routine, one variable at a time	own task	basic understanding of terminology
N2	Applying	works independently within set frameworks	familiar situations with limited variation	own role	working knowledge, applies standard approach
N3	Proficient	sets own approach and seeks input proactively	several variables, some ambiguity	own team or process	thorough knowledge, weighs alternatives
N4	Advanced	directs others and decides on the approach	complex, with conflicting interests	several teams or a department	in-depth knowledge, advises others
N5	Leading	sets the standard and the policy	strategic, under high uncertainty	organisation, value chain or profession	authority, advances the profession

5 Behavioural anchors per skill

Anchors sit at N1, N3 and N5. N2 and N4 are deliberately not anchored: raters interpolate between them, following the O*NET convention.

Skill	N1	N3	N5
Advisory skill Sharpening the question of a client and delivering a well founded recommendation in a way that the receiver adopts and implements it.	Supplies requested information and explains a standard recommendation following the fixed structure used by the team.	Reframes the question behind the question, offers two supported options with consequences and agrees a decision moment.	Advises the board on issues with conflicting interests, challenges established assumptions and safeguards the quality of advice across the organisation.
Client focus Acting from the question and interest of the client, keeping agreements and visibly directing own work towards usefulness for that client.	Responds to client questions within the agreed term and refers on when the answer falls outside own task.	Uncovers the real need behind a client question, makes a fitting proposal and checks after delivery whether it works.	Translates client signals into changes in services and policy and holds the organisation accountable for the promised client experience.

Skill	N1	N3	N5
Accuracy and attention to detail Works carefully, checks own work for errors and keeps to agreements about completeness and correctness of data.	Goes through the own work with a checklist and repairs errors found before the work is passed on.	Builds check moments into the own process, keeps track of errors and prevents repetition by adjusting the method.	Sets the standards for completeness and correctness, has samples checked and addresses teams on structural sloppiness.
Working with digital devices and applications Uses computers, mobile devices and standard applications to carry out work tasks, adjusts settings and resolves simple usage problems without help.	Opens and uses the prescribed applications for own tasks and asks for help whenever an unfamiliar message appears.	Selects the appropriate device and application for each task and fixes common disruptions without support from others.	Defines organisation wide which digital workplace facilities are used and guides their introduction across all teams.
Risk assessment Names what can go wrong, estimates likelihood and impact and links control measures or a deliberate acceptance to them.	Spots unsafe or deviating situations in the own work and reports them according to the applicable procedure.	Estimates the main risks for the own process, orders them by likelihood and impact and takes measures.	Sets the risk appetite and the assessment method for the organisation and accounts for accepted residual risks.
Basic contract law knowledge Knows the main rules on offer, acceptance, breach of contract and general terms and recognises when legal advice is needed.	Uses the standard agreement of the organisation and refers deviating clauses to a legal adviser.	Assesses contracts on liability, termination and payment and proposes amendments within the own mandate.	Sets the contract templates and legal frameworks of the organisation and decides on deviations with major risk.
Dutch language proficiency at professional level Commanding Dutch in speech and writing at a level of the Common European Framework of Reference that matches the demands of the role.	Handles simple work conversations and reads short instructions at level A2 to B1 of the European reference framework.	Writes and discusses professional documents fluently at level B2 and adapts register to formal and informal situations.	Commands Dutch at level C1 to C2, edits publications written by others and uses professional and legal phrasing precisely.

Skill	N1	N3	N5
Complaint handling Receiving a complaint, tracing its cause and reaching a solution that the client accepts and that prevents the error from recurring.	Records a complaint fully in the system, offers an apology and hands the file over according to procedure.	Calms an angry client, separates emotion from facts and offers a solution with a deadline within own mandate.	Handles escalated cases with legal or publicity risk and uses complaint analysis to change processes structurally.
Expectation management Making clear in advance what the client will and will not get and when, and reporting in time as soon as that promise becomes unrealistic.	States the delivery time and conditions as recorded and reports any delay immediately to own manager.	Records at the start what falls outside the assignment and discusses deviations with the client before they become visible.	Sets service level agreements for the organisation, weighs feasibility against commercial interest and accounts for deviations to major clients.
Service calls and telephone contact Handling client contacts by telephone and chat with a fixed structure, controlled questioning and a closing that contains a concrete agreement.	Answers according to the script, registers the question in the system and transfers the caller to the right colleague.	Settles unusual questions within a single call, keeps call time under control and audibly summarises the agreement made.	Designs conversation models and quality standards for the contact centre and reviews recordings to support coaching and system choices.
Written client communication Answering clients in writing by email, chat and letter with a reply that covers the question and prevents follow up questions.	Uses approved reply templates, fills in client details correctly and has doubtful cases checked before sending.	Writes a tailored reply in plain language, explains a rejection and offers an alternative course of action.	Sets the writing tone and reply library for client communication and tests outgoing texts for legal soundness.
Stress tolerance Keeps delivering work of the same quality under time pressure, opposition or unexpected turns and maintains a businesslike tone with others.	Keeps working on the current task as pressure rises and asks the supervisor which task can wait.	Keeps working in a structured way at peak load, keeps agreements with clients clear and flags early which results are at risk.	Keeps the organisation workable in crises, takes decisions under high uncertainty and sets the standard for composed action under pressure.

Skill	N1	N3	N5
Information gathering and filtering Searches purposefully for data in several sources, selects what is relevant to the question and leaves other information out.	Looks up the requested data in the designated sources and delivers them in full and with source references.	Chooses sources independently for an open question, filters out duplicate and outdated data and justifies that choice.	Designs the information flows for the whole field, decides which sources are authoritative and cuts redundant reporting.
de-escalating and setting limits Reducing rising tension or unwanted behaviour by staying calm, stating the limit clearly and steering or ending the conversation.	Stays calm when facing an angry reaction, lets the other person speak and calls in a colleague or manager.	States which limit is being crossed when behaviour is unwanted, what the consequence is, and ends the conversation when needed.	Establishes organisation-wide agreements on transgressive behaviour, arranges support and follow-up, and holds managers to that line.
Time management and prioritising Allocates available time across tasks by urgency and importance, sets a sequence and adjusts it when new work arrives during the period.	Follows a task list provided by others and asks which task takes priority whenever new requests arrive.	Ranks own work by urgency and importance, builds in buffer time and explains to others why an item will arrive later.	Sets prioritisation agreements and planning standards across the organisation and decides which work streams receive time and capacity when both are scarce.
Switching between tasks and roles Alternates between tasks, roles and counterparts within a working day and matches content, tone and pace to the situation at hand.	Switches task when instructed and uses the given work instruction per task without mixing in the previous task.	Switches independently between execution and consultation tasks, keeps notes per role and correctly resumes interrupted work.	Fills roles in several bodies with clashing interests at the same time and keeps role clarity visible for the organisation.
Retaining and applying knowledge Keeps acquired professional knowledge available, retrieves the right rule or procedure at the moment it is needed and applies it correctly at work.	Looks up the required procedure in the manual and follows it step by step on a familiar task.	Knows the rules of the own field by heart and applies them without reference material in varying situations.	Oversees the knowledge base of the whole domain, decides which knowledge must be secured and documents it for the organisation.

Skill	N1	N3	N5
Word processing and document management Creates and edits documents in word processing software, applies styles and templates and manages versions and findability of files.	Types and edits text in an existing template and saves the file in the designated location using the agreed name.	Builds documents using styles, references and a table of contents and keeps versions and folder structure orderly for the team.	Designs organisation wide templates and document conventions and decides how documents are recorded and archived.
GDPR and privacy in practice Knows privacy legislation requirements for own work, which legal basis and retention period apply and recognises when notification is required.	Processes personal data only according to the applicable work instruction and refers doubtful cases to the privacy officer.	Judges in own processes whether a legal basis exists, applies data minimisation and handles requests from data subjects correctly.	Sets privacy policy, decides on high risk processing operations and represents the organisation towards the supervisory authority.
Financial administration Processes purchase, sales and bank entries in the accounting system, reconciles ledger accounts and delivers an auditable administration.	Posts purchase invoices to the correct ledger account under supervision and refers unclear items to the accountant.	Independently closes the monthly administration, explains differences between subledger and general ledger and corrects incorrect entries.	Designs the layout of the administration and the chart of accounts and sets guidelines for processing and control.
Spreadsheets and worksheets Builds worksheets with formulas, references and pivot tables, checks outcomes and presents figures understandably in tables and charts.	Enters data in an existing worksheet and uses simple formulas such as sum and average as instructed.	Builds a worksheet with linked formulas and pivot tables, checks for errors and explains the calculation logic to colleagues.	Sets the standards for calculation models in the organisation and judges whether models are reliable enough for decision making.
Invoicing and accounts receivable Creates and sends invoices, follows up outstanding items and takes steps on late payment up to handover to debt collection.	Creates invoices according to the assignment data and checks address, amount and payment term before sending.	Manages the outstanding items, follows up arrears by telephone and agrees payment schemes within the established policy.	Sets the credit and dunning policy of the organisation and decides on write offs and further legal steps.

Skill	N1	N3	N5
Managing service levels and performance indicators Agrees measurable service and performance standards, measures the actual results and takes action when agreed levels are not met.	Reads the performance overview and reports which agreement was not met in the past week.	Draws up indicators and standards for a service, reports per period and carries out improvement actions on deviation.	Determines the system of service levels for the organisation and negotiates these with customers and suppliers.

6 Assessment methods and validity

The validities are the corrected meta-analytic estimates from Sackett, Zhang, Berry and Lievens (2022) in the Journal of Applied Psychology, which replace the older Schmidt and Hunter (1998) figures. The spread matters as much as the mean: with a high SD, validity varies strongly by context.

Assessment method	rho	SD	What it is
Assessment centre	0.29	0.09	Multiple exercises, multiple assessors, dimension-wise scoring.
360-degree feedback	-	-	Multiple raters around the person rate behaviour against behavioural anchors.
Personality questionnaire	0.40	0.15	Self-report of behavioural preferences. At hrnforce the Big Fifty and the 15PF.
Work sample test	0.33	0.09	The candidate performs a representative work sample under standardised conditions.
Knowledge test	0.40	0.13	Test of declarative job knowledge, usually assembled per client.
Situational Judgement Test	0.12	0.11	Scenario with response options, scored on knowledge or behavioural tendency.
Structured interview	0.42	0.19	Behaviour-based interview with fixed questions and a rating scale per question.
On-the-job observation	-	-	Structured workplace observation with a form based on behavioural anchors.

7 Assessment instruments for this job

hrnforce instrument	Skills	What it measures
Work sample test	11	Representative work sample under standardized conditions
Knowledge test (client-specific)	9	Professional knowledge test, customized for each client
Competency Check	8	Behavioral-Level Competency Assessment
Big Fifty	5	Personality questionnaire, 150 items, 25 factors
360 Feedback	3	Multiple assessments based on behavioral anchors
Structured interview	2	Behavioral interview with a fixed structure

hrmforce instrument	Skills	What it measures
Conflict Styles	2	Preferred style in conflict situations
Mental Resilience (4C)	2	Mental Resilience According to the 4C Model
Communication Styles	1	Preferred communication style
15PF	1	Personality Profile, a shorter alternative to the Big Fifty
Colour Profile (Jung)	1	Four color types, linked to Big Fifty factors
Ability Scan	1	Aptitude Test: Verbal, Numerical, and Abstract Reasoning Skills

8 How to use this profile

1. Agree the profile with the hiring manager before the first candidate is measured. Weights shifted afterwards make the outcome indefensible.
2. Choose the assessment method per skill from the Assessment method column. Combine at most three methods per candidate.
3. Calibrate the assessors in a two-hour session using the anchors in chapter 5. Anchors without rater training deliver little.
4. Fill in the match calculator and discuss the gaps in the development conversation. Type A and type G are selection criteria, not one-quarter development goals.

Source: hrmforce Skills Framework 2.0, version 2.0.0, built 2026-09-08. Crosswalks to ESCO v1.2.1, O*NET 31.0, Lightcast Open Skills, SFIA 9, DigComp 3.0, EntreComp, LifeComp, GreenComp, AILit, WEF Future of Jobs 2025, ISCO-08 and the Dutch CBS occupational classification BRC 2014 edition 2025. This profile is a starting point, not a standard: align it with your own organisation before selecting on it.