

## The Authority

The European Banking Authority (“EBA”) is an independent EU Authority established on 1 January 2011 by Regulation (EC) No. 1093/2010 of the European Parliament and of the Council of 24 November 2010, and published in the Official Journal of the European Union (L 331/12) on 15 December, 2010.

## The Mission

With a view to improving the functioning of the EU internal market, the EBA contributes to ensuring a high quality, effective and consistent level of regulation and supervision in its areas of competence. It also promotes public values such as the stability of the financial system, the transparency of markets and financial products, and the protection of depositors and investors.

It works to prevent regulatory arbitrage and guarantee a level playing field, strengthens international supervisory coordination, promotes supervisory convergence and provides advice to the Union institutions in the areas of banking, payments and e-money regulation and supervision, and related corporate governance, auditing and financial reporting issues.

As an integral part of the ESFS, the EBA works closely together with her sister authorities, EIOPA and ESMA, as well as the Joint Committee and the ESRB.

The EBA is currently inviting applications for a position as a Policy expert at its offices in London, United Kingdom.

Further information on the EBA is available on the EBA website: [www.eba.europa.eu](http://www.eba.europa.eu).

## Policy Expert (Consumer Protection)

<h3>Job description</h3>
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The European Banking Authority is seeking a suitable candidate for the position of a Policy Expert in the EBA’s Consumer Protection Unit. The Policy Expert will play an important role in regulatory efforts of the EBA in the area of consumer protection across the spread of products and services offered by credit institutions.

### Main purpose

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Contributing to the efforts of the EBA in promoting transparency, simplicity and fairness in the market for consumer financial products or services across the internal market.

#### Main responsibilities:

- Preparing policy stances and providing policy advice in one or more of the retail banking markets including payment services, savings and deposits, mortgages, and unsecured credits;
- Conducting high-quality desk-based research to assess trends in retail banking markets to identify firms' conduct that gives rise, or is at risk of giving rise, to consumer detriment;
- Externally representing the EBA on a technical level in any of the abovementioned areas;
- Contributing to and leading, the development of industry training standards, common disclosure rules, financial literacy and education activities;
- Contributing and providing support to the EBA's committees and subgroups and their chairpersons;
- Ensuring the timely completion of any guidelines, recommendations, and technical standards in conformity with agreed processes and quality standards;
- Liaising with external stakeholders, including firms, trade associations, consumer groups and the EBA's Banking Stakeholder Group;
- Effectively cooperating with the other European Supervisory Authorities, i.e. ESMA and EIOPA, with a view to the development of coordinated and possibly joint policy stances, guidelines and standards.

## Requirements

### 1. Eligibility Criteria

Candidates will be considered eligible for selection on the basis of the following criteria to be fulfilled by the deadline for applications:

#### 1.1 General

- Thorough knowledge of one of the languages of the European Union and a satisfactory knowledge of another language of the European Union;
- Be a national of a Member State of the European Union, Iceland, Lichtenstein, Norway;
- Be entitled to his/her full rights as a citizen;
- Have fulfilled any obligations imposed by the applicable laws on military service;
- Be physically fit to perform the duties linked to the post.

Prior to the appointment, the successful candidate will be asked to provide a certificate confirming the absence of any criminal record and shall be medically examined in order to fulfil the requirements of Article 12 (2)(d) of the Conditions of Employment of Other Servants of the European Communities.

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## 1.2 Specific

### 1.2.1 Qualifications

To be eligible, a candidate must have:

- a) A level of education which corresponds to completed university studies attested by a diploma and appropriate professional experience of at least one year when the normal period of university education is at least three years, or
- b) A level of education which corresponds to completed university studies attested by a diploma when the normal period of university education is four years or more.

### 1.2.2 Professional experience

To qualify for the position a candidate must have, in addition to the above, at least 7 years (on the basis of 1.2.1 a), or at least 6 years (on the basis of 1.2.2 b) of relevant proven fulltime professional experience in some or all the fields covered by the job description after completing the education as mentioned above, of which at least three years in a comparable position in the area of financial regulation.

Only qualifications issued by EU Member State authorities or EEA authorities and qualifications recognised as equivalent by the relevant EU or EEA Member State authorities will be accepted.

### 1.2.3 Knowledge of languages

For working purposes an excellent knowledge of English language (written and spoken) is required. Knowledge of other official languages of the European Union will be taken into account.

## 2. Selection criteria

In addition to the above, the candidate must:

- Have proven knowledge of EU banking regulation in general, and regulation of retail banking products and services in particular;
- Have proven knowledge of the market for retail products and services including unsecured credit, mortgages, deposits, and payment services;
- Have proven knowledge of regulatory issues in the retail banking market, including price intransparency, product complexity, unsuitable advice, cross-selling, product bundling, complaints handling, and redress;
- Have proven experience in applying an evidence-based approach to policy making, using a variety of different sources to identify and prioritise issues and develop policy solutions;
- Have proven experience in designing, drafting and negotiating banking regulation at a national and/or international level;
- Have strong written and verbal communication skills to effectively interact with a wide range of different audiences and stakeholders.

For this position the candidates are expected to fulfil the following competencies:

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- Strong sense of responsibility, commitment and co-operation;
  - Flexibility to take over and reprioritise tasks in a young and therefore dynamic and evolving organisational environment;
  - Being a good team-player with strong interpersonal skills and ability to work effectively under time pressure;
  - Ability to analyse complex information from a wide range of sources, consider options and propose/implement solutions/recommendations;
  - Proactive attitude;  
Ability to manage own workload.

### 3. Equal opportunities

As a European Union agency, the EBA will apply a policy of equal opportunities and will take care to avoid any form of discrimination in its recruitment procedures.

### 4. Selection procedure

The selection procedure will include the following:

4.1. The selection committee will be established.

4.2. The selection committee will analyse application documents (CV, motivations letter, and eligibility criteria grid) of applicants with reference to the eligibility and selection criteria and will establish a shortlist. Short listed candidates may be invited to sit written tests and interviews.

Written tests will be done in English and will be related to the job and designed to test the ability to communicate in written English, knowledge and competencies related to the job, and drafting skills. Total mark for written test: 10. The minimum score to pass: 6.

The interview will aim to assess the suitability of the candidate to perform the duties, professional knowledge and motivation. The interview will be held in English. Total mark for interview: 10. The minimum score to pass: 6.

Successful candidates will be listed in order of merit. Suitable candidates who obtain the best score will be recruited and the candidates with the total score equal to and above 12 will be placed on the reserve list, which will be valid until 31/12/2013. Inclusion in the reserve list does not guarantee recruitment.

Please note that the selection committee's work and deliberations are strictly confidential and that any contact with its members is strictly forbidden.

### 5. Appointment and conditions of employment

#### 5.1 Contract type, duration and starting date:

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The successful candidate can be offered a temporary agent fixed-term contract of three years with a probation period of six months and the possibility of extension.

The expected starting date is 16 April or 1 May 2013.

The selected candidate may be invited to take up the position at a short notice.

## 5.2 Function group and grade:

The successful candidates shall be recruited at grade AD 7. The estimated monthly basic salary is from € 5,568.11.

## 5.3 Summary of the conditions of employment

- Salaries are exempted from national tax; instead a Community tax at source is paid;
- The correction coefficient (currently on the date of publication of the vacancy notice: 34.4%) applicable to the remuneration of officials and other servants under Article 64 of the Staff Regulations for the United Kingdom shall apply;
- Depending on the individual family situation and the place of origin, staff members may be entitled to the following: expatriation allowance, household allowance, dependent child allowance, education allowance, installation allowance and reimbursement of removal costs, initial temporary daily subsistence allowance, and other benefits;
- Annual leave entitlement - two days per calendar month plus additional days for age, grade, and distance from the place of origin;
- EU Pension Scheme (after 10 years of service);
- EU Joint Sickness and Insurance Scheme, accident and occupational disease insurance coverage, unemployment and invalidity allowance; and
- Travel insurance when travelling on missions.

## 5.4 Place of employment

EBA offices in London, United Kingdom.

## 6. Submission of Applications

Applications including **a curriculum vitae in the Europass format, motivation letter, and eligibility criteria grid** should be submitted in English to the following address: [vacancies@eba.europa.eu](mailto:vacancies@eba.europa.eu) by **1 March 2013 at 12:00 noon London time**.

Only complete applications will be accepted and considered.

In order for the application to be considered complete candidates must send all documents: a curriculum vitae in the Europass format, motivation letter, and eligibility criteria grid before the deadline.

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Candidates should assess and check before submitting their application whether they fulfil all the requirements as specified in the vacancy notice, particularly in terms of qualifications and relevant professional experience.

Professional experience indicated in the curriculum vitae are counted only from the time the candidate obtained the certificate or diploma required for the position. Start and end dates of all previous positions and whether full time or part time work should be indicated in the curriculum vitae. Freelance or self employed candidates must provide either a copy of the entry in the relevant trade register, or any official document (for example a tax revenue) showing clearly the length of the relevant professional experience. Details of any professional experience, training, research or studies must be given on the application form. Candidates must be able to provide photocopies of supporting documents clearly showing duration and nature of experience upon request.

At this stage, please do not send supporting documents (copies of ID cards, passports, diplomas, etc.)

## 7. Data protection

EBA will ensure that candidates' personal data are processed as required by Regulation (EC) No 45/2001 of the European Parliament and of the Council of 18 December 2000 on the protection of individuals with regard to processing of personal data by the Community institutions and bodies and on the free movement of such data. This applies in particular to the confidentiality and security of such data.

## 8. Appeal Procedure

A candidate who feels to have been treated incorrectly may ask to have his/her application reconsidered by sending, within 20 calendar days of the date postmarked on the letter of notification, a request for review, quoting the number of the selection procedure concerned to the Chairman of the Selection Committee at the following address: European Banking Authority, Floor 18 Tower 42, London EC2N 1HQ, United Kingdom.

The Selection Committee will reconsider the application and notify the candidate of its decision within 45 calendar days of receipt of the letter.

If a candidate considers that he/she has been adversely affected by a particular decision, he/she can lodge a complaint under Article 90(2) of the Staff Regulations of Officials of the European Communities and Conditions of employment of other servants of the European Communities, at the following address:

The Executive Director  
European Banking Authority  
Selection procedure: **Ref. CPU TA 11/2013**  
Floor 18 Tower 42  
London EC2N 1HQ

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## United Kingdom

The complaint must be lodged within 3 months. The time limit for initiating this type of procedure (see Staff Regulations as modified by Council Regulation No 723/2004 of 22 March 2004 published in the Official Journal of the European Union L 124 of 27 April 2004 – <http://europa.eu/eur-lex>) starts to run from the time the candidate is notified of the act adversely affecting him/her.

You can submit a judicial appeal under Article 270 of the Treaty on the Functioning of the EU (ex Art. 236 TEC) and Article 91 of the Staff Regulations of Officials of the European Communities to the:

European Union Civil Service Tribunal  
Boulevard Konrad Adenauer  
Luxembourg 2925

Please note that the appointing authority does not have the power to amend the decisions of a selection board. The Civil Service Tribunal has consistently held that the wide discretion enjoyed by selection boards is not subject to review by the Civil Service Tribunal unless rules which govern the proceedings of selection boards have been infringed.

For details of how to submit an appeal, please consult the website of the European Union Civil Service Tribunal: [http://curia.europa.eu/en/instit/txtdocfr/index\\_tfp.htm](http://curia.europa.eu/en/instit/txtdocfr/index_tfp.htm). The time limits for initiating these two types of procedure (see Staff Regulations as amended by Council Regulation (EC) No 723/2004 of 22 March 2004, published in Official Journal of the European Union L 124 of 27 April 2004 — <http://eur-lex.europa.eu>) start to run from the time you are notified of the act allegedly prejudicing your interests.

It is also possible to complain to the European Ombudsman pursuant to Article 195(1) of the Treaty establishing the European Community and in accordance with the conditions laid down in the Decision of the European Parliament of 9 March 1994 on the Staff Regulations and the general conditions governing the performance of the Ombudsman's duties, published in Official Journal of the European Union L 113 of 4 May 1994:

European Ombudsman  
1 Avenue du Président Robert Schuman  
CS 30403  
67001 Strasbourg Cedex  
France  
<http://www.ombudsman.europa.eu>

Complaints made to the Ombudsman have no suspense effect on the period laid down in Articles 90(2) and 91 of the Staff Regulations for lodging, respectively, a complaint or an appeal with the European Union Civil Service Tribunal under Article 270 of the Treaty on the Functioning of the EU (ex Art. 236 TEC). Furthermore under Article 2(4) of the general conditions governing the performance of

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the Ombudsman's duties, any complaint lodged with the Ombudsman must be preceded by the appropriate administrative approaches to the institutions and bodies concerned.