

# A day in the life of... Danny Scoltock, Head of Underwriting

Team

07.06.23

**Danny Scoltock is head of underwriting for TAB and has over ten years of specialist finance experience. For the next day in the life series, he gives us an inside look into his daily routine as head of underwriting.**

## How long have you worked at TAB?

I have worked for TAB since May 2019 and was one of the first employees with the company. Since joining I have seen the business and my team grow into what it is today and I am immensely proud of what has been achieved since then. It's testament to the hard work and dedication of the entire TAB family!

## What does your role at TAB involve?

I look after the underwriting team and the management of the pipeline of ongoing loan applications. I underwrite some of the more complex bridging and development finance applications. In addition to this I provide support and advice for the team whilst working with other teams such as Risk on policies and processes, IT on system improvements, reporting to senior management and being a part of the credit committee approving loans.

## What's the best thing about working at TAB?

What I love about TAB is the environment that has been created. There is a feeling in this company that I have not had before.; almost like a trust and level of freedom where we are all trusted to just

get on with our jobs, no micro management and people leading others by example. It's a refreshing approach where we all just get on with what is expected of us. This in turn has led to a great culture across the business and I think this is what sets us apart from other institutions. We are growing rapidly and yet manage to keep that small business feel of closeness. And the fact I love bridging finance and the variation each case brings!

**Capital is at risk.** Property values can go down as well as up. Borrowers may default and investments may not perform as expected. Interest and income are not guaranteed. Returns may vary. You should not invest more than you can afford to lose. TAB is not authorised by the Financial Conduct Authority. Investments are not regulated and you will have no access to the Financial Services Compensation Scheme (FSCS) or the Financial Ombudsman Service (FOS). Past performance and forecasts are not reliable indicators of future results and should not be relied on. Forecasts are based on TAB's own internal calculations and opinions and may change. Investments are illiquid. Once invested, you are committed for the full term. Tax treatment depends on individual circumstances and may change.

You are advised to obtain appropriate tax or investment advice where necessary. Understand more about the key risks [here](#).

TAB is a trading name of TAB London Limited. Registered in England and Wales with registration number: 11225821 and whose registered office is at 101 New Cavendish Street, London W1W 6XH.