



Oper Playbook

Dear Reader,



Before you is the **Oper Playbook** that will help you become familiar with Oper from a different, more intimate perspective. It contains the explicit set of rules, key principles and practices that help us communicate and collaborate as One Team.

This Playbook will allow every soon-to-be Operian to get to know us quickly yet thoroughly enough to quickly adapt to the Oper's way of working.

Who are we?

Established in 2018 by 3 lovely Belgians: **Geert, Wouter and Nick**, Oper Credits is a Brussels/Belgium based software development and a SaaS product company, whose mission is to digitise mortgage origination with the goal to create better house buying experience. We have an office in Zürich/Switzerland too, and a remote, distributed team all over Europe. We are operating in financial services, where innovation is scarce.

Oper supports lenders and brokers in digitising and streamlining their mortgage distribution.

Oper gathers talented, ambitious, proactive, and creative people who work together to achieve our common goal: **to bring mortgages into the 21st century**. We are making an impact by improving the experience of making one of the biggest financial decisions in people's lives - buying a home. Our day-to-day mission is to transform complex and horrible mortgage process into a smooth end-user experience.

We nurture a culture of knowledge sharing, innovation, proposing ideas, and constantly improving ourselves. We encourage honest feedback and open and transparent communication at all levels by fostering a regular feedback culture. We are motivated and energised by a shared purpose, great teamwork, and passion for what we do best. With every Operian having their stock options in the company, we nurture a culture of ownership, trust and respect.

We are passionate about our mission and the ground-breaking path we are taking.

A welcome note from the Management Team

Our company culture is deeply rooted in our beliefs and actions, encompassing the way we communicate with colleagues and clients, our approach to product development, our commitment to projects, and our care for our fellow Operians, whether we are in one of our physical offices or working remotely.



*Another equally important part of our culture is the fact that, even though we are strategically spread out through almost the entire Europe, we work as **one team** and we are always willing to help each other.*

It is engraved into our culture that we enjoy working together, socialise outside of work, travel together, have fun at parties and don't miss the opportunity to hang out with each other.

An important part of our culture is also our focus on continuous improvement, building a feedback culture, and making sure that we nurture the fruitful environment for personal development which will undoubtedly lead to a further development of our company.

We hope that you will enjoy reading this Oper Playbook, find useful information here and that we will receive your valuable feedback that will help us improve.

Our Vision

Financing a property should be a seamless and delightful experience.

Our Mission

Oper accelerates lenders' and brokers' digital transformation, enabling world-class mortgage experiences.

Oper Core Values



Core Oper values are **pure ART** - The ART of doing digital mortgages.

Ambition

- We push boundaries for our clients and their borrowers.
- We lead our domain.
- We get out of our comfort zone.

Resilience

- We build for the long-term.
- **Pain** plus **Reflection** equals **Progress**.
- We adapt and reprioritise when needed.

Together

- Together starts with every member being open, transparent, sincere and friendly.
- We treat everybody as we want to be treated ourselves.

- We embrace a culture of structured communication, we build for collective intelligence.
- We make time for laughter and fun.
- We build strong teams that last.









Oper Remote Culture



We are nurturing a strong remote company culture where we stay connected and work as **One Team** - a team that **communicates effectively and efficiently, collaborates well** with each other and is **focused on** achieving results.

Our remote culture is a social agreement that shapes the behaviour, attitude, and a way of working of every Operian, whether we are together in the office or working remotely. Our culture is built on teamwork, respect, trust, flexibility, building long-term relationships, and creating a safe place for everyone to feel connected and have a sense of belonging. It is built on the usage of technology that fosters efficient work and good collaboration.

What do we expect from you?

- Be available to your team 
- Set your statuses accordingly 
- Be responsive 
- Plan your time off with the team first and then request it through the HR software 
- Do your work within the working hours - don't work overtime 
- Be focused: work smarter not harder 
- Raise your voice when you feel things are not going the right way 
- Think in options and solutions rather than problems 

- Focus on the impact and outcome 🤖
- Ask for forgiveness, instead of permission 😊
- Don't plan meetings for the sake of meetings 🙅
- Don't take things personally 🙄

If you would like to become a part of our amazing team, check out our open positions and apply! See you at Oper!