**Job description**

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| **JOB TITLE: LOANS OFFICER** | **GRADE: SCALE C (£21,474 – £23,421)** |
| **REPORTS TO: LENDING MANAGER** | **DATE: 10/01/2020** |

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| **JOB PURPOSE** |
| The Loans Officer is responsible for providing a first class service to members, specialising in loan facilities with the responsibility for loan sanctioning and working in the best interests of the members, taking into account their individual circumstances and guiding them through the process. |
| **KEY RESPONSIBILITIES** |
| 1. Maintains the highest levels of customer service in all member dealings. 2. Deals with loan applications and all other loan related matters by all means of communication in an orderly and compliant manner, ensuring that systematic documentation is maintained and prescribed timescales are adhered to. 3. When dealing with loan applications face to face, conducts full interview and builds rapport with the member. 4. Responsible for the assessment and sanction of loan facilities in line with the policies agreed by the Board and procedures set by management, within individual discretion. 5. Responsible for the delivery of loan decisions, delivering all decline decisions to members verbally with a duty of care and sensitivity. 6. Recording accurately all information gathered from members, ensuring notes are a true and factual record of information obtained. 7. Responsible for efficiently managing and dealing with all loan administration, i.e. Equifax, R-Post, transactions, filing, etc. 8. Providing support for other areas of the office, in particular within the Customer Service team, as and when required by management. 9. Must be aware of the business growth targets of the Credit Union and fully aware of the current Lending Policy, risk appetite, and parameters set by the Board. 10. Responsible for promoting and driving the values and ethics throughout the Credit Union and its service levels. 11. Assisting the Lending Manager with the implementation of new products and business growth targets. 12. Training and developing new team members. |
| **RELEVANT FACTS AND FIGURES RELATING TO THE ROLE** |
| * Responsible for the efficient handling of approximately 600 loan applications per month. * Works within the loan application service level agreement of 48 hours. * Must keep up to date with internal policies and procedures, and relevant external regulation. |
| **KNOWLEDGE, SKILLS, AND EXPERIENCE REQUIRED FOR SATISFACTORY PERFORMANCE IN THE ROLE** |
| This role is member facing and requires patience and the ability to use your own judgement and discretion. Although an element of sensitive understanding is required, influencing and negotiating skills are vital, along with the ability to deal with resilient individuals and situations.  Competencies for this role are as follows: -  **Customer Focus**  *Focuses on customer, provides high quality service. Understands membership served.*  Provides a high quality service to customers. Maintains contact with customers, works out what they need and responds to them. Is aware of issues of diversity, and understands and is sensitive to cultural and racial differences.  **Effective Communication**  *Communicates effectively both verbally and in writing.*  Communicates all needs, instructions and decisions clearly. Adapts the style of communication to meet the needs of the audience. Asks probing questions to check understanding.  **Negotiating & Influencing**  *Persuades and influences others using logic and reason.*  Uses logic and reason to influence others. Persuades people by using powerful arguments. Identifies clear aims in negotiations and achieves satisfactory outcomes. Challenges others when it is in the organisation’s best interest to do so.  **Openness to Change**  *Recognises and responds to the need for change and uses it to improve performance.*  Understands the need for change and is willing to adapt to it. Is flexible and prepared to try out new ideas.  **Personal Responsibility**  *Takes personal responsibility for making things happen and achieving required results.*  Takes personal responsibility for own actions and for resolving issues or problems that arise. Is focused on achieving results to required standards and developing skills and knowledge.  **Problem Solving**  *Gathers information from a range of sources. Analyses data to identify key problems and issues.*  Gathers information from a range of sources to understand situations, making sure it is reliable and accurate. Analyses information to identify important issues and problems. Identifies risk and considers alternative courses of action to make good decisions.  **Resilience**  *Demonstrates resilience even in difficult situations. Prepared to make difficult decisions.*  Shows reliability and resilience in difficult circumstances. Remains calm and confident, and responds logically and decisively in difficult situations.  **Respect for Diversity**  *Considers and demonstrates respect for others irrespective of position, background, status, etc.*  Understands other people’s views and takes them into account. Is tactful and diplomatic when dealing with people. Treats people with dignity and respect at all times, no matter what their background, status, circumstances or appearance.  **Team Working**  *Develops strong working relationships within and outside own team to achieve common goals.*  Works effectively as a team member and helps build relationships within it. Actively helps and supports others to achieve team goals. |