

## Job description

<b>JOB TITLE:</b> CUSTOMER SERVICE/LENDING OFFICER	<b>SALARY:</b> £19,492 - £22,638
<b>REPORTS TO:</b> CUSTOMER SERVICE MANAGER	

<b>JOB PURPOSE</b>
To deal with all member queries and issues in a friendly, efficient and effective manner in order to provide the best customer service possible. Specialise 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.
<b>KEY RESPONSIBILITIES</b>
<ol style="list-style-type: none"> <li>1. To deal with all member queries and issues in a friendly, efficient, and effective manner in order to provide outstanding customer service.</li> <li>2. Interacting with members face to face, over the telephone, via emails, inbox messages and webchat in a polite and friendly manner ensuring good communication and first class customer service whilst dealing with all queries and transactions promptly and efficiently.</li> <li>3. Complete all required administrative tasks including the updating of member details, issuing of paperwork, post, issuing of statements, etc.</li> <li>4. To deal with member complaints in line with agreed procedures.</li> <li>5. To assist with the process for dealing with deceased members.</li> <li>6. To assist with the website update when required so that correct and relevant information is found on the website for members and potential members.</li> <li>7. Assisting with mailings and marketing projects as and when required.</li> <li>8. Review 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.</li> <li>9. Responsible for the assessment and sanction of loans and providing timely outcome responses to members with a duty of care and sensitivity.</li> <li>10. Assessment of credit files and providing responsible lending through clear affordability checks.</li> <li>11. 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.</li> </ol>

12. Responsible for promoting and driving the values and ethics throughout the Credit Union and its service levels.
13. Assisting the Customer Service and Lending Manager with the implementation of new products and business growth targets.

#### **KNOWLEDGE, SKILLS AND EXPERIENCE REQUIRED FOR SATISFACTORY PERFORMANCE IN THE JOB**

This role is customer facing through emails, telephone and face to face. This role requires someone with patience, organisational ability and excellent customer service skills.

Competencies for the role are as follows:

##### **Customer Focus**

*Focuses on customer, provides high quality service. Understands membership served*

Provides a high level of 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*

Speaks clearly and concisely, and does not use jargon. Writes in plain English and uses correct grammar. Listens carefully to understand.

##### **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 sorting out issues or problems that arise. Is focused on achieving results to required standards and developing skills and knowledge.

##### **Planning & Organising**

*Plans, organises and supervises activities to ensure efficient and effective use of resources*

Plans and carries out activities in an orderly and well structured way. Prioritises tasks, and uses time in the best possible way, and works within appropriate policy and procedures.

##### **Problem Solving**

*Gathers information from a range of sources. Analyses data to identify problems and issues*

Gathers enough relevant information to understand specific issues and events. Uses information to identify problems and draw logical conclusions. Makes good decisions.

**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.

**HOW TO APPLY**

Please email your CV to our Customer Service Manager, Leanne Griffiths, or our Lending Manager, Elise Ney, at or [LGriffiths@no1copperpot.com](mailto:LGriffiths@no1copperpot.com) or [ENey@no1copperpot.com](mailto:ENey@no1copperpot.com).