# Job Description- Customer Service and Lending Officer

**Role:** Customer Service and Lending Officer

**Reports to:** Member Operations Manager

**Salary/Grade:** Grade C (£26,452)

**Hours:** Full time

**Location:** Cheadle Royal Business Park / Hybrid /Agile Working

**Key Relationships:** Management Team, Colleagues and Members.

**Who we are:**

No1 CopperPot Credit Union is a not-for-profit organisation, exclusively for the Police community and owned by its members. No1 CopperPot makes it simple to save, provides affordable loans and can help a member buy or remortgage their home. Here’s why you’ll love working with us and what we need from you.

**Role Overview:**

The role covers two key areas of our customer operations;

* Assessing members loan applications, reviewing their individual circumstances and guiding them through the process.
* Providing excellent customer service to our members. Responding to and fulfilling members needs that are requested over multiple communication channels (telephone, e-mails, chat, face to face).

**Your Key Responsibilities:**

* Review loan applications and all related information. Communicating with members in a clear and compliant manner, ensuring that documentation is maintained and prescribed timescales are adhered to.
* Responsible for the assessment and sanction of loans and providing timely outcome responses to members with a duty of care and sensitivity.
* Assessment of credit files and providing responsible lending through clear affordability checks.
* Must be aware of the business growth targets of the Credit Union and fully aware of the current Lending Policy and risk appetite parameters.
* Responsible for promoting and driving the values and ethics throughout the Credit Union and its service levels.
* Assisting the Member Operations Manager with the implementation of new products and business growth targets.
* Responsible for providing excellent customer service across several channels.
* Interacting with members face to face, over the telephone, via emails, inbox messages and webchat.
* Adhering to all applicable regulatory requirements e.g. Treating Customers Fairly.
* Completing administrative tasks including the updating of member details, issuing of paperwork, post, issuing of statements, etc.
* Managing member complaints in line with agreed procedures.
* Assisting with the process for dealing with deceased and vulnerable members.
* Assisting with projects as and when required.

**What we need from you:**

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.

**Qualifications and Skills you will bring to us:**

* Strong communication and interpersonal skills, with the ability to collaborate effectively with cross-functional teams and with the membership.

**Key Competencies for all roles:**

Delivering exceptional customer service standards whilst championing the Credit Union’s values, mission and purpose.

**Effective Communication**

*Communicates effectively both verbally and in writing*

**Openness to change**

*Recognises and responds to the need for change and uses it to improve performance*

**Personal Responsibility**

*Takes personal responsibility for making things happen and achieving required results*

**Problem Solving**

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

**Respect for Diversity**

*Considers and demonstrates respect for others irrespective of position, background, status, etc*

**Team Working**

*Develops strong working relationships within and outside own team to achieve common goals.*