

## Job Profile

### Core job information

Job Title	<b>Credit Union Officer (Lending &amp; Credit Control Services)</b>		
Working hours per	37	Appointment	As soon as possible after 2/1/18
Reports to (job title)	Finance & Lending Manager	Current location	16 Commercial Street, Sheffield

### Job purpose *(Why does the job exist? What is it there to achieve or deliver?)*

To provide information and access to the full range of Credit Union services, to the highest standard of customer service, with particular emphasis on ensuring repayment of loans by all means agreed through credit control procedures and policies including applying for loan collections from third party organisations.

### Knowledge, Skills & Experience *(work experience, qualifications, specialist training, key skills, disposition)*

	Requirements	Essential/Desirable
Qualifications	GCSE grade A-C in English and Mathematics or equivalent	Essential
	Further qualifications in IT, Customer Service and Mathematics or equivalent	Desirable
Experience	Customer Services Experience	Essential
	Experience of processing data and financial transactions, experience of credit control through customer to customer direct contact	Desirable
Knowledge, skills & abilities	Knowledge of how to operate spreadsheets, emails and word processing software	Essential
	Knowledge of Credit Unions and how they operate	Desirable
Attitude & disposition	Positive, enthusiastic and solution-focused	Essential
	Non-judgmental, supportive and empathetic	Essential
	Strong administration skills, and persistence in problem solving	Essential
Other circumstances	Willing and able to cover for other roles	Essential
	Able to work Saturdays, and between at least 9:30 and 16:15 on week days (post is for 34 to 37 hours, over 5 to 5.5 days to be agreed)	Essential

## **Accountable Areas (Reviewable in Appraisal Meetings)**

- Internal Credit Control Cycle Delivery and Recording
- Third Party Communications and Debt Collection Agency Submissions & Monitoring
- Debit Card Payments & Queries

## **Main Duties and Responsibilities of the Role**

- Responsible for delivering customer service to a high standard, with focus on meeting the needs of the customer within the parameters of what can reasonably be delivered;
- Responsible for clear and accurate communication, and accurate handling of transactions;
- Responsible for monitoring, pursuing and taking late payments by all agreed methods, following agreed procedures;
- Responsible for recording clear and accurate telegram and diary messages to enable member accounts to be handled accurately, efficiently and consistently;
- Responsible for communicating with members via telephone, email, text, face to face and by written letters, the latter approved by a Senior Officer or Manager when not a standard letter, to enable a consistent standard of customer care and service;
- Responsible for dealing with third party communications regarding loans in arrears, with due attention to data protection issues and treating customers fairly;
- Responsible for promoting loans via standard and innovative approved methods, paying attention to Treating Customers Fairly and legal and ethical guidelines;
- Responsible for assisting with processes relating to accurate customer account status to comply with the relevant Credit Union rules and protocols;
- Responsible for preparing paperwork for dispensing of loans, and dispensing loans when required to do so to agreed procedures;
- Responsible for follow-up paperwork and communication on loans issued, deferred and declined;
- Responsible for accurate entry of data in the customer data base;
- Responsible for handling telephone enquiries and dealing with answer phone messages, responding to all enquirers, and dealing with specific and more complex lending-related queries;
- Responsible for referring customer complaints and customer charter breach concerns to a Senior Officer to be logged and progressed;
- Responsible for following protocols and policy guidelines in all areas;
- Responsible for paying due care and attention to the safety of the staff team, customers and building, using appropriate resources and procedures to support this;
- Responsible for contributing to the cleanliness and tidiness of desk and shared areas;
- Responsible for using professional and non-judgemental language and practices in the course of all work undertaken;

### **Working Environment** *(knowledge of special working practices, breadth of management skill required, customer impact, responsibility, efficiency)*

This role will include working both on the customer facing level and on the back office level, and will include direct communication with customers and partners, by telephone, email, letter and face to face. It will require an overall knowledge of all Credit Union services, and the willingness to keep up to date with new and updated information. It will require team working, clear communication and taking part in appraisals, raising training and developmental needs as appropriate.

### **Freedom to Act & Decision Making** *(depth of control, supervision received, use of judgement & initiative, analytical ability)*

The role will require day to day decision making within policy guidelines, with appropriate referral to finance & lending management and area experts. Solving problems within area of responsibility, and use of initiative and judgement are expected in this role, and contribution to development and improvements is encouraged and welcomed. Out of policy decisions are expected to be deferred unless instructed otherwise, and referred to management.

### **Communication & Networking** *(liaison with others, type and level of communications)*

Liaison with staff team, senior officers, management, external partners, customers/members and Board members is expected. Where communication is vitally important, verbal communication should be backed up in writing, via email or letter. Networking to help to improve a service, resolve issues and explore new areas of working is encouraged.

### **Finance/Resource Management** *(budgeting, forecasting)*

It is expected that care be taken to ensure the resources are used appropriately and waste is minimised.

### **People Management** *(supervisory responsibility, human relations skills)*

It is expected that the role involves complying with reasonable requests of senior officers, managers and Board members, as well as working co-operatively with colleagues.

This job description sets out the duties of the post at the time it was drawn up. Such duties may vary from time to time without changing the general character of the duties or level of responsibility entailed. Such variations are a common occurrence and cannot of themselves justify a reconsideration of the grading of the post.

### **Organisation Chart**

See attached diagram.