

# Job Description and Person Specification



Advance Credit Union is committed to securing savings and affordable loans for everyone living or working in North Birmingham and Solihull, that will mitigate people using loan sharks and very high interested loans.

<b>Post Title</b>	Customer Service Officer/ Member Services
<b>Salary</b>	
<b>Responsible to</b>	Assistant Manager
<b>Location</b>	Advance Credit Union Erdington Branch or any other location as determined (from time to time)
<b>Special Conditions</b>	Credit Check (Financial Probity)

## Role Purpose

- To be responsible for the delivery of the Credit Union customer service function
- Responsible for processing new credit union membership applications, share deposits and withdrawals plus general enquiries.

## Role Responsibilities and Main Duties

1. To provide excellent customer service in an efficient and timely manner.
2. To be the main point of contact for any individual wishing to join the credit union, apply for a loan or administer their credit union account.
3. To act as a counter cashier.
4. Deal with general customer enquiries by email, website, telephone, in person or by letter.
5. To treat all Credit Union members, enquirers, staff, volunteers and board with respect and dignity at all times in compliance with our Treating Customers Fairly Policy.
6. To preserve client confidentiality at all times. To abide by the Data Protection Act 1998 as amended and other relevant regulations.
7. To rigorously maintain and keep up to date Member records.
8. Market the credit union service through the credit union office counter and other media as directed. Using existing links with local authorities, employee partners, money advice agencies and other partners to attract customers and identify new opportunities to generate new business and promote the Credit Union.
9. To be conversant with Credit Union's policies and procedures including membership and loan requirements.
10. Verifying new Member Know Your Customer (KYC) including electronic ID verification.
11. Provide support, and training to volunteers and staff as required.
12. Assist supervisory committee in their monitoring duties.
13. Undertake training as required.
14. To undertake any other duties commensurate with the post as directed by the Board though the

## **Other Conditions**

### **Safeguarding**

Advance Credit Union is committed to safeguard vulnerable people. The post holder is responsible for promoting and safeguarding the welfare of vulnerable people through the policies, procedures and operation of the credit union.

The post holder will ensure active promoting financial literacy, affordable loans and signposting to relevant agencies in relation to loan sharks and debt advice.

### **Information Management**

The post holder will be responsible for ensuring that all information used by Advance Credit Union is held and transmitted securely in a manner commensurate with its sensitivity, and that it complies with the provisions of the Data Protection legislation.

The post holder will ensure management of a system of record keeping in compliance with the legal requirements and ABCUL (Association of British Credit Unions Limited) guidance.

### **Health and Safety**

Health and safety laws require all employees to help Advance Credit Union maintain and improve health and safety standards. This means that the post holder must take reasonable care of his/her own and others' health and safety and co-operate with any reasonable request to support Advance Credit Union in meeting their health and safety legal responsibilities.

All duties and responsibilities must be carried out in line with Advance Credit Union Health and Safety Policy and any local safety procedures.

### **Equal Opportunities**

Advance Credit Union is committed to a wide range of diversity issues, including Equal Opportunities. The post holder is expected to demonstrate a commitment to a wide range of diversity issues, including Equal Opportunities.

### **Variations to Job Descriptions**

Due to changing customer demands, duties and responsibilities are likely to vary from time to time and the Board of Directors therefore retains the right to amend job descriptions to reflect changing requirements.

### **Training and Development**

Advance Credit Union is committed to the personal and organisational development of the individual. The post holder will be encouraged to identify job-related development needs.

## Person Specification

	Essential Criteria	Desirable Criteria	Measured By
<b>Education &amp; Qualifications</b>	Good standard of general education in particular English Language and Mathematics	Customer service qualification. Business or finance related qualification.	Application Form and Certificates
<b>Experience &amp; Knowledge</b>		Previous experience within a customer service position, ideally in a financial services environment	Application Form and Interview
		Sound computer skills, particularly experience in Microsoft Office Package	Application Form and Interview
		An understanding of responsible finance and financial inclusion, including Credit Unions.	Application Form and Interview
		Awareness of issues affecting individuals who find themselves financially excluded.	Application Form and Interview
<b>Skills &amp; Abilities</b>	The ability to work in a tidy and methodical manner demonstrating a high level of attention to detail.	The ability to work under pressure.	Application Form and Interview
	Strong interpersonal skills, attentive listener, clear communication.		Application Form and Interview
	The ability to deal with difficult people and complaints.		Application Form and Interview

<b>Core Behaviours</b>	<b>Honesty and Trust</b> – You are honest and trustworthy. You are aware of your impact on others including confidentiality. You actively work to foster an environment of mutual trust.	Interview and Reference
	<b>Excellence</b> - You work to deliver a high quality service to meet customer, organisational and personal expectations. You adopt a 'can do' attitude in all of the work you deliver, ensuring it meets the needs of current and potential customers.	Interview and Reference
	<b>Simplicity</b> - You actively seek ways to prevent over-complication or confusion, by adopting the most simplified approach to work. You communicate clearly and concisely, ensuring that the message is understood by all.	Interview and Reference
	<b>Working Together and Respect</b> - You respect and support colleagues to reach common goals, sharing information and expertise.	Interview and Reference
	<b>Responsibility</b> - You take ownership for your work and you use your initiative to deliver. You are accountable for your own performance and development and you take responsibility for your actions and decisions.	Interview and Reference

<b>Compiled by</b>	
<b>Date</b>	