

# Clockwise Credit Union

safe savings & affordable loans

## JOB DESCRIPTION

<b>JOB TITLE</b>	Member Services Advisor
<b>TEAM</b>	Member Services
<b>RESPONSIBLE TO</b>	Members Services Supervisor

We are a team of customer service professionals who have a commitment to providing a friendly, personal and excellent service. Communication is key to be a great member of the Clockwise team, you'll have the ability to handle challenging conversations with ease, whether it's face to face, by email or over the phone.

We are looking for a great team player who can work with colleagues to ensure that our members have a worry free and fantastic experience with us.

Your job is to be the friendly face of Clockwise Credit Union, to respond to inbound contact by phone, face to face, online chat and email. You will also update member's accounts and accurately record information to allow us to find the right product for the member. You will also provide general information, process applications and transactions for our members as well as providing guidance to help them take advantage of our online services. To do this you should be able to explain information clearly and have great rapport building and listening skills. You will also help our members understand how to maintain their accounts as well as ensuring that we hold correct and up to date information on an ongoing basis.

You will adhere to all regulatory requirements as well as our in-house policies and ensure that all customer enquiries or complaints, by all communication methods, are accurately logged and tracked to an acceptable resolution

### **KEY TASKS**

- Contact members via inbound or outbound call, online chat, and message as well as email and face to face.
- Engaging in active listening with members, confirming or clarifying information and diffusing angry situations, as needed.
- Responding efficiently and accurately to members, explaining possible solutions, and ensuring that members feel supported and valued.
- Utilizing software, databases, scripts, and other tools appropriately. Ensuring data is accurate and all aspects of the members interaction with us is recorded.
- Maintain and update Member data
- Understanding and striving to meet or exceed targets while providing excellent consistent customer service.
- Adherence to Clockwise policies and procedures
- Reviewing documents to ensure they meet regulatory requirements.
- Maintain and manage existing accounts and capture new account opportunities. Making recommendations for products or services that may better suit our member's needs.
- Provision of services to Clockwise partners and local services which support the community

- Supporting members access our online services and providing guidance to help them feel more confident in online account use
- Providing help and support on financial matters and where suitable signposting to 3<sup>rd</sup> parties.

## **CONDITIONS**

The above is not an exhaustive list of duties and you will be expected to perform different tasks as necessitated by your changing role within the organisation and the overall business objectives of the organisation.

## **JOB SPECIFICATION**

### **1. Management and supervision**

You would not generally be required for supervisory or managerial responsibilities, although we may ask you to undertake occasional supervision duties and/or premises security duties with limited responsibilities. Once you're up to speed you may be asked to assist in the training of colleagues and volunteers with advice and information on application processing and other member services process.

### **2. Accountability and Resources**

You will have a shared responsibility in ensuring the credit union's resources are kept safe and secure including its premise, resources, keys, cheques and cash. You are accountable for your performance and ensuring that all contact with our members is compliant and recorded appropriately.

### **3. Job Impact**

Your role has high impact as you will be interacting with our members every day in a compliant, friendly and professional way. We strive to be the best and you have a direct impact on our meeting that aim.

### **4. Independence and Judgement**

You will be required to use some judgement to undertake work within clearly established rules, procedures and guidelines. However, you can refer problems to a supervisor who will provide you with support, appropriate instruction and guidance.

### **5. Creativity and Innovation**

We encourage input from our team on our products and services as well as the way we look after our members and each other, you will have chance to have your voice heard during regular team updates and training sessions.

### **6. People and Contacts**

Your role will have daily contact with members that may involve personal or sensitive information where tact and discretion are required. This includes collecting relevant information to assess product suitability.

You may have some dealings with suppliers and contractors.

### **7. Working conditions**

Your main place of work is head office in the heart of Leicester, but on occasion you may be required to

visit other branches and outposts. Some weekend and evenings may also be required.

## PERSON SPECIFICATION

<b>JOB TITLE</b>	Member Services
<b>FUNCTION</b>	Customer Service Representative

### Area A EXPERIENCE

- Previous direct experience of working in a customer service environment (1 year, contact centre or retail)
- Experience of data entry
- Experience of cash handling or working in a financial environment desirable but not essential
- Previous experience of tracking and logging customer enquiries
- Experience of working as part of a team and under own initiative

### Area B KNOWLEDGE

- Basic knowledge and understanding of credit unions and their objectives
- Good knowledge of what makes good customer service
- GCSE Maths and English grade C or above

### Area C SKILLS

- Experience of using Microsoft Office programs and other business databases
- Confident with use of computers and online systems
- Communicate effectively, verbally and in writing to a diverse group of members
- Organise and prioritise own workload
- Work effectively as part of a team
- Attention to detail
- Fantastic customer service skills
- Good time management and planning skills

### Area D PERSONAL QUALITIES

- A friendly, polite and courteous manner
- Highly professional and conscientious
- Trustworthy
- An enthusiastic, robust personality with the ability to deal with challenging situations
- Excellent time keeping and reliability

*Clockwise Credit Union complies with the Equality Act 2010. We believe in fair treatment of all our employees and commit to promoting diversity in our employment practices. We do not discriminate in employment based on race, religion, sexual orientation, national origin, political affiliation, disability, age, marital status, medical history, parental status or genetic information. Our Equal Opportunities Policy applies to hiring, training, remuneration, promotion, layoffs and contract termination.*

Sept 2023