

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.

Post Title	Senior Customer Service Advisor
Salary	Up to £23,000
Responsible to	Chief Executive Officer
Location	Advance Credit Union Erdington Branch or any other location as determined (from time to time)
Special Conditions	Credit Check (Financial Probity)

Role Purpose

- To be responsible for the supervision and delivery of the Credit Union customer service function
- To oversee customer engagement and retention, promoting Advance CU services through a range of promotional and marketing campaigns utilising digital and social media.
- To be responsible for processing new credit union membership and loan applications, share deposits and withdrawals plus general enquiries.
- To work with Advance CU Community Volunteers to develop their customer services approach.

Role Responsibilities and Main Duties

1. To provide excellent customer service by email, website, telephone, in person or by letter. To be responsible for ensuring that all member contact either by voicemail or email are responded to in a timely manner.
2. To be main point of contact for any individual wishing to join the credit union, to monitor new member accounts for activity and take steps to avoid accounts becoming dormant.
3. Deal with general customer enquiries on the phone and as counter cashier as and when required.
4. 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.
5. To preserve client confidentiality at all times. To abide by the Data Protection Act 2018 as amended and other relevant regulations.
6. To rigorously maintain and keep up to date Member records.
7. To produce an agreed set of member information for monitoring, data analysis and evaluation purposes.
8. To provide reports to the credit union Board of Directors as directed.
9. Market the credit union service through the credit union office counter and other media including digital and social 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.

10. Actively participate in marketing and promotion campaigns with key partners and stakeholders to maximise take up of ACU services, such as payroll and rent deposit accounts.
11. To be conversant with Credit Union's policies and procedures including membership and loan requirements.
12. Verifying new Member 'know your customer' including electronic ID verification
13. Provide support, and customer service training to volunteers and staff
14. Assist supervisory committee in their monitoring duties
15. To undertake any other duties commensurate with the post as directed by the Board through the Credit Union Manager

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 sign posting 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
Education & Qualifications	Good standard of general education in particular English Language and Mathematics (e.g. GCSE level C or better)	Customer service qualification. Business or finance related qualification.	Application Form and Certificates
Experience & Knowledge	Experience within a customer service position, ideally in a financial services environment.	Sound computer skills, particularly experience in Microsoft Office Package	Application Form/Interview
	Experience of acting within and meeting regulatory framework expectations and working within a regulated environment, ideally FCA/PRA.	Sound overview of responsible finance and financial inclusion, including Credit Unions, assessing risk in unsecured lending	Application Form/Interview
	Experience of identifying and reporting business risks effectively	Awareness of issues affecting individuals who find themselves financially excluded.	Application Form/Interview
	Experience of using social and digital media to improve customer engagement.		Application Form/Interview
Skills & Abilities	The ability to delegate, supervise and motivate a team.		Application Form/Interview
	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/Interview
	Strong interpersonal skills, attentive listener, clear communication.		Application Form/Interview
	The ability to deal with difficult people and complaints.		Application Form/Interview
Other	Ability to travel throughout Advance CU operating area as required by the business.		Application
	Some understanding of the ethos and objectives of a credit union.		Interview

Core Behaviours	Honesty and Trust – 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
	Excellence - 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
Core Behaviours	Working Together and Respect - You respect and support colleagues to reach common goals, sharing information and expertise.	Interview and Reference
	Responsibility - 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

Compiled by	Phil Cole (Chief Executive) and Faye Bailey (Operations Manager)
Date	April 2019