



JOB DESCRIPTION

Role Name	Junior Loans Officer
Reports To	Head of Lending
Contract Type	Permanent (subject to successful completion of a probationary period), Full-Time (35 hours per week) We will also consider 25 hours per week pro rata.
Salary Banding	£24,300 - £29,000
Role Purpose	To assess and process loan applications in line with the credit union policies, procedures, and lending criteria, ensuring a high standard of service to members while maintaining regulatory compliance.
About You	<p>You are our loans relationship officer – the one who actively seeks to help members and where possible help them during their journey with Enterprise Credit Union.</p> <p>You naturally build strong, lasting relationships with members and have the energy, and determination to seek the best solution for members from every walk of life. You are empathetic yet level-headed, friendly and approachable.</p> <p>You bring excellent verbal and written communication skills, complemented by a confident and engaging presentation style that inspires trust and interest.</p>

Person Specification

Essential Skills & Experience

- Previous experience in financial services or loan underwriting is advantageous
- Strong verbal and written communication skills
- Proficient in Microsoft Office and other IT systems
- Ability to remain calm under pressure and manage competing priorities

- Excellent customer service and interpersonal skills
- Strong organisational skills and attention to detail
- Team-oriented with a collaborative approach
- Commitment to upholding the credit unions values
- Strong communicator with excellent verbal and written communication skills
- Excellent telephone manner
- Strong attention to detail
- Able to deliver work to deadlines and manage competing priorities

What We Offer

We are committed to supporting your professional development and well-being. As a valued member of our team, you will benefit from:

- Competitive salary
- 25 days annual leave plus bank holidays
- Additional benefits upon successful completion of probation
- Death in Service cover (£20,000)
- Additional death benefit based on double salary
- Critical Illness Insurance
- £100 annual uniform allowance
- Christmas reward payment (currently £200)
- An additional day off for your birthday
- Access to an Employee Assistance Programme (EAP), including counselling and cashback on dental, optical, and chiropody expenses (up to £800 per annum)
- Enhanced sick pay (subject to qualifying criteria)
- Holiday trading scheme (buy/sell up to 5 days annually)

Key Responsibilities

Loan Processing & Member Support

- Assess and approve or decline loan applications in accordance with the Loans Policy
- Prepare and review loan documentation, ensuring all required information is complete
- Conduct open banking reviews and analyse credit reports and behaviours
- Carry out loan interviews where necessary
- Maintain regular communication with applicants regarding the status of their applications
- Provide guidance to members on managing their accounts effectively

- Ensure accurate and secure handling of member data in compliance with data protection legislation

Collaboration & Service Improvement

- Liaise with internal teams to enhance the overall member experience
- Contribute to continuous improvement initiatives within the lending process

General Duties

- Adhere to all Health & Safety regulations
- Undertake any other reasonable duties as directed by the Team Leader

Desirable Attributes

- Understanding of credit unions and their mission
- Experience in a banking or financial services environment
- Empathy and professionalism in member interactions
- Punctual, reliable, and courteous
- Ability to work independently and seek guidance when needed

Additional Information

- Full training will be provided
- We provide a mentoring scheme with senior loan officers for one-to-one support and development
- Appointment is subject to a satisfactory credit check and DBS clearance