

JOB DESCRIPTION

JOB TITLE: CREDIT CONTROL OFFICER (20 HOURS PER WEEK, FLEXIBLE)	SALARY: £28,598
REPORTS TO: FINANCE MANAGER	CLOSING DATE: 26TH JANUARY 2026 INTERVIEW DATE: 3rd FEBRUARY 2026

PURPOSE OF THE ROLE

Credit Control

To manage the delinquent loan portfolio, and assist the Finance Manager in monitoring and analysing trends in delinquency and improving procedures. This postholder will be expected to take control of delinquency in order to minimise bad debt and maximise debt recovery.

KEY RESPONSIBILITIES

General

- 1) Dealing with members face to face, over the telephone and via email in a polite and friendly manner ensuring good communication and first-class customer service.
- 2) To update the system with detailed notes of interaction with a member ensuring they are accurate and up to date.
- 3) To carry out electronic and paper filing, making sure that filing is completed accurately, efficiently and timely.
- 4) Assisting with mailings and other projects as and when required to support others in the team.
- 5) Accurately carry out transactions for members in order to maintain our high quality service at all times.
- 6) Deal with member complaints in line with agreed procedures.
- 7) Assist the Finance Manager where required to carry out any general duties to ensure the smooth running of the Office.
- 8) Uphold the values, ethics & service levels of the Credit Union.

Credit Control

- 1) To undertake all procedures necessary under the guidance of the Finance Manager, in order to minimise bad debts. The ability to question and negotiate with members over the phone, face to face and via letter and email.
- 2) To take legal action when required, skilfully balancing the needs of the member whilst protecting the position of the Credit Union.
- 3) Maintain the Credit Control Diary, ensuring it is accurate and up to date.

- 4) Assist the Finance Manager in analysing the bad debt portfolio for trends, or areas of weakness in the credit control procedures, and recommend changes to procedures.
- 5) Train and upskill other members of staff to be aware of issues which cause a member to default.
- 6) Maintain detailed figures, and report on a monthly basis to the Finance Manager and Board, and be the key contact on all aspects of debt recovery.
- 7) To maximise the recovery of former delinquent accounts and improve the levels of recovery where possible.
- 8) To keep up to date with current debt recovery legislation and regulation to ensure work is completed in a compliant manner, ensuring that all necessary documentation is maintained and prescribed timescales are adhered to.
- 9) Be aware of the business growth targets of the Credit Union and fully aware of the Lending Policy, risk appetite and parameters set by The Board.
- 10) Have a working knowledge of other roles in the office in order to provide adequate cover and business continuity at all times.

PERSON SPECIFICATION

COMPETENCIES REQUIRED FOR THE ROLE

Credit Control

This role is customer focused, requiring effective communication, negotiation and influencing skills, ensuring that the needs of the member in financial difficulty are responded to in a professional and empathetic manner, whilst protecting the position of the Credit Union.

The role involves dealing with members' arrears cases, calls and enquiries, and maintaining accurate and up to date records and information. The role also involves establishing and maintaining individual arrears management strategies whilst analysing overall delinquency to assist the Finance Manager to initiate improvements in procedures and best practice.

ESSENTIAL QUALITIES

Openness to change

Understands the need for change and is willing to adapt to it. Is flexible and prepared to try out new ideas.

Personal Responsibility

Takes personal responsibility for own actions and for sorting out issues or problems that arise. Is focussed on achieving results to required standards and developing skills and knowledge.

Customer Focus

Provides a high level of customer service, and maintains contact with customers, works out what they need and responds to them. Is aware of issues of diversity, and understands and is sensitive to cultural and racial differences.

Effective Communication

Communicates all needs, instructions and decisions clearly. Adapts the style of communication to meet the needs of the audience. Asks probing questions to check understanding.

Negotiating and Influencing

Uses logic and reason to influence others. Persuades people by using powerful arguments. Identifies clear aims in negotiations and achieves satisfactory outcomes. Challenges others when it is in the organisation's best interest to do so.

Team Working

Works effectively as a team member and helps build relationships within it. Actively helps and supports others to achieve team goals. Is approachable and willing to share information and knowledge with colleagues.

Planning & Organising

Plans and carries out activities in an orderly and well-structured way. Prioritises tasks, and uses time in the best possible way, and works within appropriate policies and procedures.

Problem Solving

Gathers information from a range of sources to understand situations, making sure it is reliable and accurate. Analyses information to identify important issues and problems. Identifies risk and considers alternative courses of action to make good decisions.

Resilience

Shows resilience in difficult circumstances, while remaining calm and confident.

Respect for Diversity

Understands other people's views and takes them into account, and is tactful and diplomatic when dealing with people. Treats people with dignity and respect at all times, no matter what their background, status, circumstances or appearance.