

CASH BOX CREDIT UNION

Person Specification

Loans Officer

Personal Requirements of Successful Post Holder

1. **Educational standard/qualification/membership of professional Institutions**
A good standard of general education to GCSE / O level, with good levels of Maths, English and Literacy Grade 5 or equivalent E

2. **Experience**
 - Experience of working in a customer facing setting E
 - Experience of unsecured lending in the financial services sector E
 - Experience of making a lending decision for unsecured loans E
 - Experience of credit control D

3. **Key Knowledge**
 - Knowledge of equal opportunities E
 - Knowledge of money laundering requirements E
 - Understanding of the needs of customers E
 - Knowledge of the Credit Union sector D

4. **Key Skills**
 - Excellent keyboard skills E
 - A good understanding and working knowledge of Microsoft applications including Word; Excel; Outlook; E
 - A good understanding and working knowledge of credit union systems including the Sercle Platform and the Incuto Platform D

5. **Key Aptitudes and Personal Qualities**
 - Ability to make effective contributions to a team E
 - Ability to understand and adhere to internal policies & procedures E
 - Ability to communicate effectively with a wide range of people E
 - Good organisational skills E
 - Ability to prioritise E
 - Ability to work on own initiative E
 - Ability to work to deadlines E

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Job Description

Loans Officer

Hours: 30 per week

Term: Permanent Contract

Location: Cash Box currently operates a Hybrid Working Policy.
4 days per week working from home (Monday to Thursday)
1 day per week working from our Denton Office (Friday) however the post holder will be required to work any where in Tameside and Glossop as required

Salary: Grade E

Reports to: Assistant General Manager

Main duties and Responsibilities

To assist colleagues in the effective operation of the services provided by the Credit Union.

The Loans Officer is responsible for providing an exceptional service to members, with responsibility for:

- Evaluating loan applications
- Making lending decisions based on the information and evidence provided
- Promoting and delivering General Insurance Products to our members

In addition, the loans officer will be required to

- Process inbound and outbound payments
- Support the Credit Control Function

1	Provide excellent customer services including, handling member enquiries via telephone, instant messaging, e-mail and face to face.
2	Maintain up to date records using credit union software systems.
3	Deal with loan applications and other related matters in an orderly and compliant manner, in line with the Policies and Procedures of the Credit Union.
4	Evaluate loan applications ensuring the correct product has been allocated and the required evidence is provided to support the lending decision.
5	Make the Lending Decision within the parameter and mandates set out in the Loans Policy of the Credit Union, as agreed by the Board.

6	Communicate the Lending Decision to the member.
7	Package Members' Loan Appeals, in readiness for review by Appeals Committee.
8	Promote and deliver General Insurance Products to our members. This will include attending external training seminars, credit union conferences, and stakeholder events.
9	Actively support the development of new products, services and initiatives.
10	Represent the organisation at external events as required.
11	Process inbound and outbound payments to ensure members' accounts are accurate and up to date
12	Support the Credit Control Function, analyse delinquencies to understand reasons why accounts fall into arrears, leading to improved lending decisions and/or recommended policy changes

General

13	Keep up to date with, and comply with, the Policies and Procedures of the organisation.
14	Be able to work as part of a team, or on your own initiative.
15	Maintain confidentiality at all times, and raise any issues of concern to the General Manager, Assistant General Manager, or the Board of Directors.
16	Uphold the Credit Union's commitment to equal opportunity and fairness to staff and customers and to promote this to volunteers.
17	Support other members of the team as and when required.
18	Attend training or other developmental activities as appropriate.
19	Flexibility to work occasional evenings and weekends as required.
20	Undertake such other duties as may be reasonably required and commensurate with the grading of the post.