Responsible to: Customer Service Manager **Grade:** Business Support

PURPOSE

The role provides a first point of contact to the Society's new savings and mortgage customers. You will provide telephone and administration support to the Society's new and existing savings and mortgage customers.

You will speak to new customers, promoting the Society's savings products. You will provide accurate and sometimes technical administration support to both savings and mortgage customers. Savings tasks include processing: payments, closures, withdrawals, new accounts, deaths, Power of Attorney registrations, bond maturities and opening new accounts and complying with money laundering regulations.

Mortgage tasks include processing: mortgage completions (to include dealing with solicitors on completion), capital repayments, direct debits, redemptions, retentions and speak to customers that want to change payments/term on their mortgage.

You will also process online transactions through the Society's online functionality, to include providing technical support to customers when required.

To meet the demands of the department the role will require a 'right first time' attitude, a multi-tasker with a confident approach with strong customer service skills.

SCOPE

No Direct Reports and no Budgetary Controls.

Adherence to Money Laundering, Banking Code and Mortgage & Insurance Conduct of Business Rules

ACCOUNTABILITIES

- Process all department transactions efficiently, accurately and within agreed Service Levels
- Adhere to the Society's procedures in all areas of the role
- Provide support to customers using the Society's online functionality
- Recognise and action lead opportunities for the Society
- Provide support to the retention officer role (to include customer contact, follow up calls etc.)
- Produce reports and management information (MI) as requested
- Be aware of any risks to the Society at all times and act within the Society's reporting guidelines
- Ensure that expressions of customer dissatisfaction and complaints are escalated accordingly
- Be responsible for managing own daily workload and tasks
- Be able to multitask and meet department service levels
- Deal with telephone and face to face enquiries received within the department promptly, ensuring that a high standard of customer service is provided
- Use initiative in identifying any practice and process improvements
- Assist with system testing when required
- Be aware of Financial Conduct Authority & Prudential Regulation Authority, other legislative and Society internal compliance requirements

CORE COMPETENCIES

- Customer Service Orientation – Making efforts to listen and understand the customer both internal and external; anticipating customer needs; giving high priority to customer satisfaction
- Oral and written communication skills – expressing ideas effectively, adjusting language and terminology and writing effective communications using appropriate grammar and language
- Teamwork/ Flexibility – shares learning and information with colleagues and co-operates with team members to resolve problems and achieve goals
- Attention to Detail - accomplishing tasks through concern for all areas involved, no matter how small; showing concern for all aspects of the job; accurately checking processes and tasks; maintaining watchfulness over a period of time
- Using Initiative – follows pre-set procedures when required; obtains and uses necessary information to make decisions; generates creative solutions to work situations; trying different and novel ways to deal with organisational problems and opportunities.

KNOWLEDGE/SKILL/EXPERIENCE

Essential:
- Track record in an administrative environment
- Good PC skills, including word and excel
- Excellent oral and written communication skills
- Be willing to work towards a Certificate in Retail Banking Certificate or CeMAP

Desirable
- Knowledge of Money Laundering legislation and data protection
- Certificate in Retail Banking Certificate or CeMAP
- Previous mortgage and savings experience