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

**PURPOSE**

**Job Role:**

**Customer Service**

**Associate**

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. This role will involve speaking to new customers, promoting the Society’s savings products, and providing accurate (sometimes technical) administration support to both savings and mortgage customers.

Savings tasks to include processing: payments, closures, withdrawals, new accounts, deaths, Power of Attorney registrations, bond maturities and opening new accounts while complying with money laundering regulations.

Mortgage tasks to 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, and who has 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 requirement
* Identify, support and assist vulnerable customers and understand their need for flexibility.

**CORE COMPETENCIES**

* Use effective listening and questioning skills to enable potential issues to be detected and provide reassurance and support to our customer, whilst working within the requirements of our Vulnerable Customer Policy
* You must act to deliver good outcomes for retail customers
* Customer Service Orientation – Make 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 – express ideas effectively, adjusting language and terminology and writing effective communications using appropriate grammar and language
* Teamwork/ Flexibility – share learning and information with colleagues, and co-operate with team members to resolve problems and achieve goals
* Attention to Detail – accomplish tasks through concern for all areas involved, no matter how small; show concern for all aspects of the job; accurately check processes and tasks; maintain watchfulness over a period of time
* Using Initiative – follow pre-set procedures when required; obtain and use necessary information to make decisions; generate creative solutions to work situations; try 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 or CeMAP

**Desirable:**

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