

Member Services Adviser

Job Description & Person Specification

37.5 hours per week – core hours will be from 8.30am to 4.30pm
£18k - £26k scaled based on experience

The purpose of this job is to work within the Member Services team delivering excellent service to GWCU members, via all member communication channels.

Job Context

Great Western Credit Union (GWCU) helps people become better off together by providing ethical financial services for people and organisations across a large part of the South West. We're owned and controlled by our customers who are members and we exist solely to provide services for them. We operate from two locations in central Bristol and a further location in central Dorchester.

We're currently growing fast and we need your skills and experience to help us deliver great service to our members whilst managing increasing volumes of communications across our range of contact channels.

Core duties for this particular role which may be delivered by telephone, email and online

- a. Maintain high and accurate standards of member service and adhere to defined service levels and procedure manual.
- b. Support members with the completion of application forms and any other queries.
- c. Build relationships with the customers and the team.
- d. Continually identify potential risks i.e. Money Laundering, Data Security and Fraud.
- e. Follow member service, compliance, audit and security processes and procedures.
- f. Seek continually to update knowledge on all products and services i.e. Member Portal, Loan assessment, Engage, Savings, Dividends.
- g. Using the Digital systems to answer any member enquires on logging onto the portal, account balance or transaction requests.
- h. Limited processing requests for payments to and from the members' accounts as members are migrated to the Portal
- i. Fulfilling administrative functions to support all accounts
- j. Occasional cash handling if branch based
- k. Be prepared to resolve complicated queries or situations which may include dealing with vulnerable members.
- l. Ensure that all member contact is courteous and helpful in line with the Respect Policy.
- m. Proactively take ownership of own development needs and remain up to date on training, particularly in regard to compliance requirements as per GWCU policies on:
 - Maintaining customer due diligence regarding 'anti money laundering'
 - 'Know your customer' procedures
 - Member complaints – Complaints Oversight Committee
 - Checks and controls.
 - Health and Safety
- n. Actively share best practise across the Member Services team and contribute to enhancements

This job description contains the principal accountabilities relating to this post and does not describe in detail all the tasks required to carry them out.

There will be an expectation that the post holder will carry out other duties and responsibilities that fall within the general nature and level of responsibility of the Member Services position.

Management and Supervision

The post holder will report directly into the Member Services Manager and will focus on activities that deliver great customer service as per the induction to tasks and detailed processes. There are no direct line management responsibilities in this role however 'buddying' colleagues may be required at times.

General

All members of Member Services team should respond to in-bound telephone calls, emails, secure messages to deal with member queries. This is all managed via Microsoft Dynamics CRM, at the heart of all Members Services activities and entry of all information regarding each member engagement is key to success of the role and the broader team.

The Member Services Adviser will be expected to be professional, but approachable. Building rapport with members is a vital part of our approach, and members value the welcoming environment our staff provide. We encourage alignment with the GWCU Respect Policy at all times.

The Member Services Adviser will also need to ensure that they work within the spirit of all Great Western Credit Union's policies, including Equal Opportunities, and in accordance with the Great Western Credit Union Procedure Manual.

Special Notes or Conditions

- This job description has been prepared to meet the particular circumstances which currently apply. Whilst the job purpose will remain constant the accountabilities may vary. In this respect the job description will be reviewed periodically and modified to reflect the needs of the GWCU.
- The post holder must demonstrate a willingness and flexibility to vary and change his/her work routine and work outside normal working hours where necessary.
- The post holder's normal place of work will be GWCU York Court premises but he/she may be required to work between all Branches and York Court locations at times.
- WFH arrangements are as per the policy issued Sept, 21

Knowledge, Experience and Skills

Essential

1. Good interpersonal skills
2. Accuracy and attention to detail
3. Customer facing Operational/Administration experience
4. Proficient IT skills and an appetite to learn new systems
5. The ability to identify potential improvements to processes
6. Ability to work in a team environment
7. Have great communication skills, written & oral
8. Proven ability to organise self effectively, problem solve and communicate clearly
9. The ability to deal with pressure
10. Solid basic maths and English skills
11. Understanding of the circumstances facing potential borrowers.
12. Be curious

Desirable (you MAY display these)

1. Credit union experience
2. Experience of working in regulated financial services
3. Experience of supporting lower income clients
4. Understanding of financial exclusion issues
5. Appreciation of co-operative business model