

Job Description

Credit Control Team Member – Credit Officer

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| Position | Full-time |
| Location | Head Office, Peckham |
| Reporting to: | Credit Control Team Member - Credit Officer |
| Salary: | £21,158 (London Living Wage) |

Overview

London Mutual is one of the UK's leading credit unions. Our ambition is to become the UK's leading not-for-profit community bank, supporting our members working in health and education in Greater London, and in the Armed Forces nationwide.

In this role, you will be responsible for the administration of loans to our members. You will do this by implementing the credit union's loan policies and procedures with care and attention to detail, and by providing a high standard of communication and service.

Key Activities

- Timely and effective collection of all debts and members payments.
- Maintaining contact with members to ensure loans payment arrangements are met.
- Effectively dealing with members account queries/complaints, including liaising with other departments.
- Ensuring all queries are logged and followed up
- Assist with the management of the Credit policy.
- Support the Credit Control Team with ad hoc duties.

Key Knowledge, Skills and Experience

- Ideally graduate level (**not essential**), previous experience in an office environment.
- Analytical skills and attention to detail.
- Excellent verbal and written skills as you will be communicating with Members over the phone and via email.
- An enthusiastic, motivated and committed 'can-do' attitude with the ability to work unsupervised whilst knowing when to ask for support.
- Ability to communicate with colleagues and external people at all levels of seniority.
- To be a trustworthy, reliable, team player who is able to work under pressure and adhere to deadlines.

Key Behaviours

Communications

Good spoken communication means you speak confidently, and fluently, in a way which holds others' attention through the use of appropriate pace and level. If you have good written communication you are fluent, clear, concise and can adapt the style of your communication to suit the audience at which the communication is aimed

Team Working

A good team player fits in with the team, developing effective supporting relationships with their fellow team members by showing them consideration and creating a sense of team spirit.

Being Part of the Community

Being part of the community you work in and the family you work with means you recognise the value and importance of your local community and the value that the credit union can add and the importance of working with your colleagues in a manner that supports the community spirit.

Understanding Our Members

Understanding our members means that you have a thorough understanding of the needs of our members and you are able to use this knowledge to promote excellent customer service to maximise opportunities for the credit union.

Meeting and Managing Members Expectations

Meeting and managing member's expectations means that you are able to provide a service to our members that meets their expectations whilst at the same time ensuring you do not over promise and disappoint our members which could impact on our service delivery.

Innovation and Creativity

Being innovative and creative means you you are able to use creative and innovative approaches to the way in which you work. You are also able to see how these ideas fit into the success of the credit union in the longer term

Living the Values

Living the values means that you are able to understand the vision of credit union to be the "Number one ethical financial service provider in Southwark, Lambeth Westminster and Camden". Its missions to;-

- Provide access to low-cost, high quality and ethical financial services to meet the financial needs of those who live or work in Southwark, Lambeth, Westminster and Camden.
- Provide services to help address the causes of debt, financial exclusion and lack of access to reasonable credit.
- Identify & work together with key stakeholders to meet those needs.

Commercial Awareness

Commercial awareness means that you utilise and understand the relationship between the external market, competitors and stakeholders to improve the external profile of the credit union. You are able to adapt to changing external factors and cultures. You create an environment that encourages the generation and exploration of innovative ideas and risk taking within regulatory limits.