

Job Description

Collections Officer

Position:	Full-time
Location:	Head Office, Peckham
Reporting to:	Head of Credit Control
Salary:	£21,548 (London Living Wage)

Overview

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

In this role, you will contribute to the financial success of the credit union by supporting members (customers) who are facing financial difficulty. Working with care and professionalism, you will work to recover bad debt and towards outcomes that benefit both the member and the credit union, in line with our Credit Policy.

Key Responsibilities

- Proactive phone, SMS and email contact with customers who are experiencing financial difficulty, including those who may be harder to reach.
- Identifying members who may be vulnerable and providing appropriate support.
- Assisting customers to complete Income & Expenditure assessments, and agreeing suitable payment plans.
- Receiving training on all relevant law and regulation including CREDS, AML, GDPR & PCI, and ensuring that these are followed.
- Administrative tasks including maintaining accurate customer account records, transactions and processing customer payments.
- Supporting the Head of Credit Control with ad-hoc duties as required.

Person Specification

This role would suit a confident communicator who is committed to providing a high level of customer service by phone, email and other means. Previous experience of the debt collections process is desirable, but training will be provided. A problem-solving mindset is a must, with a commitment to 'win-win' outcomes for the credit union and its members.

- Ability to interact confidently with people of all backgrounds, with strong relationship-building skills.
- Experience of working within a fast-paced and dynamic environment.
- Open to adapting and improving processes and ways of working.
- Goal-oriented able to work to achieve targets around cash collection and other performance indicators – both individually and as part of a team.

- Confident negotiator, who enjoys problem-solving and coming up with 'win-win' solutions for both the credit union and members experiencing financial difficulty.

Key Behaviors

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 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 mission includes:

- Provide access to low-cost, high quality and ethical financial services 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.