

## JOB DESCRIPTION

**Job title:** Customer Service Representative

**Responsible to:** Customer Service Manager

**Responsible for:** The efficient and effective administration and customer service of Mortgage and Savings Accounts.

**Principal tasks:** To be undertaken in compliance at all times with laid down policies, procedures and delegated authorities and with relevant FCA & PRA Rules, Evidential Provisions and associated guidance:-

- (A) Maintain an up to date knowledge of all products and services offered by the Society, its subsidiary and associated companies.
- (B) Answering the telephones to respond promptly, accurately and efficiently to enquiries from existing customers.
- (C) Promote the products and services offered by the Society, its subsidiary and associated companies to existing customers of the Society within the bounds of the Society's categorisation as an 'information only' provider under the FCA's regime. As such, take care to avoid making comment, orally or in writing, which may be construed as offering advice and/or guidance and, where relevant, adhere to scripted questions during telephone communications.
- (D) Undertake general day to day administration duties encompassing all aspects of Mortgage Accounts procedures such as mortgage completions, redemptions including provision of redemption figures, capital payments, monthly payments, transfers, retention releases, customer amendments, Insurance and Assurance, general enquiries etc.
- (E) Contact customers periodically regarding the services/products utilised to ensure suitability and encourage take-up of other related products. Deal with the despatch of customer questionnaire forms as and when necessary and analyse/summarise the results of questionnaire and marketing activities.
- (F) Assist in the administration of mortgage arrears operations including the provision of any necessary statistical information.
- (G) Discharge delegated responsibilities as listed on the Society's Authorities Schedule.
- (H) Prepare and issue standard or dictated letter responses to savings customers as appropriate, including researching and responding to "Lost Account" enquiries.
- (I) Perform the cashiering function at Head Office; opening new savings accounts, closing existing savings accounts, amending existing account data, financial additions to and withdrawals from individual accounts including mortgage repayments from NCBS savings accounts, via SUMMIT and the supporting Frontline system.
- (J) Deal with all administrative amendments relating to both customer details and account details, including address changes, R85 registration/cancellation, applying notice requests, etc.
- (K) Undertake all aspects of the ISA transfer (IN and OUT) process in line with laid down procedures.
- (L) Assist with all aspects of the Registration process in line with laid down procedures.

## **General**

- (M) Assist in other departments of the Society as required including but not limited to Loans Underwriting and the Customer Sales teams and by performing the cashiering function at the Branch office, including participation in the Saturday rota as required.
- (N) Undertake all aspects of system testing including new products and statements as required.
- (O) Undertake general day to day administration duties encompassing all aspects of internet accounts procedures, including applications, security, amendments and secure messaging.
- (P) Liaise with external suppliers and maintain business relationships with third parties as required.
- (Q) Undertake checking of daily, weekly and monthly reports as required.
- (R) Attend Internal or External meetings as required.
- (S) Undertake any other related tasks requested by the Manager or his/her Line Superiors.

## PERSON SPECIFICATION

Job title: **Customer Service Representative**

| Attribute                           | Essential   | Desirable   | How assessed   |
|-------------------------------------|---|---|--|
| <b>Education and Qualifications</b> | At least 5 GCSE's grade A – C (minimum C grade in both Maths & English).  | Educated to A level or equivalent<br><br>A proven telephone sales track record or relevant professional qualification | Application form and evidence of certificates        |
| <b>Experience and Knowledge</b>     | At least 1 years' experience of working in a call centre environment<br><br>Previous customer service experience.<br><br>Administration experience  | Previous telephone based sales experience within a bank, building society, insurance or other relevant environment    | Application form and references                      |
| <b>Skills and Abilities</b>         | Ability to show a "Customer Comes First" focus.<br><br>Excellent communication skills with the ability to build a rapport.<br><br>Confident, clear and friendly telephone manner<br><br>Calm and efficient under pressure<br><br>The ability to work as part of a team<br><br>The ability to accurately respond promptly to enquiries<br><br>Good keyboard and IT literacy (including the use of Microsoft Office, Outlook, Word and Excel) |   | Application form, interview and skills test exercise |
| <b>Personal attributes</b>          | Eager to learn & progress<br><br>Confident & Friendly personality<br><br>Good listener/communicator<br><br>Enjoy contact with people<br><br>Flexible approach to working hours as well as the ability to participate in the shift rota, working between the hours of 8am to 6pm (Monday to Friday), including participation in the Saturday rota 9.00am to 12.00pm.   |   |  |