

Job Description

Job Title:	Loans Officer
Reports to:	Operations Manager
Banding:	Officer
Based at:	Caerphilly (flexibility for other locations and some home-based working)
Hours:	Full-time 37 hours per week, Monday to Friday (occasional out-of-hours work may be required)
Main purpose:	To monitor, control and supervise all aspects of SMCCU's credit control and lending activities, including loan portfolio monitoring, dealing with arrears and delinquencies, developing and implementing lending policies, implementing and maintaining loan processing software platforms, developing new products, maintaining regulatory and risk requirements

Main Roles & Responsibilities:

- Credit control – dealing with arrears and delinquent accounts, chasing up missed repayments and taking appropriate action such as pursuit of debt repayment through legal means
- Dealing with court enforcement matters, debt management orders and insolvencies such as individual voluntary arrangements, bankruptcies etc
- Maintaining accurate records of arrangements with borrowers and matters relating to recoveries and insolvencies
- Working with the Operations Manager to maintain Smart Money's loan processing software platforms including developing and implementing loan policies, new products etc
- Monitoring loan processing to ensure compliance with Smart Money's lending policies
- Working with the Customer Services Team to ensure that lending procedures and policies are properly observed, providing training and guidance wherever needed
- Supervision and implementation of quality standards across all areas of lending and credit control
- Supervision and maintenance of SMCCU customer/member lending files and records
- Be proficient in the day-to-day use of all SMCCU's operating systems, software platforms and applications as they apply to the provision of efficient lending services
- Identify, organise and assist in training and updating staff on new loan and credit control procedures and systems
- Provide management with reports and other data relating to credit control, lending and other relevant activity
- Monitoring and analysing trends in credit management to identify areas of potential risk in SMCCU lending policies, procedures and portfolio profile
- Participate in and, as required, lead on projects for improvements to SMCCU systems and processes related to credit control and lending activities

- Work with Marketing Team in the development and roll-out of new lending products and services
- Keep up to date with developments related to lending products and credit control in the credit union, consumer finance and banking sectors generally
- Keep up to date with Financial Conduct Authority and finance industry best practice standards relating to loan arrears and delinquency management
- Attend training or other development activities from time to time as appropriate or as directed
- Other duties that could be reasonably expected in this post in the best interests of the business including occasional cover for Customer Adviser Team duties if required

Person Specification

Experience and competencies

- Recognised credit control or consumer finance qualification or suitable years' experience
- Knowledge of insolvency processes
- Knowledge of the regulatory environment for consumer finance
- Good working knowledge of typical lending software platforms and associated applications
- Good working knowledge of typical credit union systems (such as Curtains) or similar systems
- Good literacy and numeracy skills
- Awareness of the importance of deadlines that impact on the business
- Accurate and methodical in managing own work and supervising the work of others
- Ability to problem solve, plan and prioritise workloads, work on own initiative, under pressure, with minimal supervision and work to consistently high-quality standards, meeting deadlines
- High standard and levels of personal and professional motivation
- Computer literate (use of Microsoft Office, particularly Word and Excel)
- Appreciation of and commitment to the overall aims and purpose of the credit union movement
- Able to communicate effectively and empathetically with members/customers, other key contacts and colleagues
- Able to work in a busy office environment
- The ability to communicate effectively, particularly with staff and management within SMCCU

Personal Specification

Be able to communicate with people at different levels and lead by example. Assist with specialised and difficult work activities and be able to work under pressure, confident and reliable.

- Committed to the values of Smart Money Cymru
- Able to work under pressure, to tight deadlines and with minimal supervision
- Good interpersonal skills
- Good organisational skills, ability to prioritise and work on own initiative
- Able to work as part of the team
- Flexible, yet focused
- To be totally confidential
- To be committed to working in a team of paid and volunteer staff
- Willing to participate in training