

Job Title: Loans & Member Services Officer

Reports To: Manager

Location: Merthyr Tydfil Borough Credit Union, Head Office

Hours: 37 hours per week

Salary: £25,877.80 p.a.

Normal Working Hours:

- Monday to Thursday: 8:30am to 4:30pm
- Friday: 8:30am to 4:00pm

The post holder may occasionally be required to work evenings and weekends to support organisational activities. Time off in lieu/flexi-time arrangements will apply in accordance with MTBCU policy.

JOB DESCRIPTION

Job Purpose

To provide excellent customer service to Credit Union members while supporting the day-to-day operation of the organisation. The role includes member services, loan administration, credit control, transaction processing and general administration, ensuring services are delivered professionally, accurately and in line with Credit Union policies and regulatory requirements.

Key Responsibilities

Member Services

- Provide friendly and professional support to members by telephone, email and in person.
- Process member transactions, including deposits, withdrawals and account updates.
- Respond to member enquiries and resolve issues efficiently.
- Carry out daily cash handling and till reconciliation.

Loans & Credit Control

- Assess loan applications in line with lending policies and affordability requirements.
- Conduct credit checks and maintain accurate lending records.
- Communicate lending decisions to members professionally and sensitively.
- Monitor loan repayments and manage accounts in arrears.
- Contact members regarding overdue payments and agree repayment arrangements where appropriate.
- Support members experiencing financial difficulties and signpost them to relevant support services when required.

Administration & Compliance

- Maintain accurate member records and electronic filing systems.
- Process payroll deductions and other financial transactions.
- Ensure compliance with Credit Union policies, procedures and regulatory requirements.
- Maintain confidentiality and adhere to data protection legislation.

General Duties

- Contribute positively to team working and service improvements.
- Participate in training and professional development.
- Undertake any other reasonable duties required by the Manager.

Person Specification

Essential

- Experience in customer service, administration, banking, financial services, credit union or a similar environment.
- Experience handling cash and financial transactions.
- Experience of credit control, collections or arrears management.
- Good IT skills, including Microsoft Office.
- Excellent communication and customer service skills.
- Strong organisational skills and attention to detail.
- Ability to work independently and as part of a team.

Desirable

- Experience within a Credit Union or financial services organisation.
- Experience assessing loan applications and affordability.
- Knowledge of responsible lending practices, collections procedures and financial inclusion initiatives.