

## JOB DESCRIPTION

|                        |   |                                  |        |
|------------------------|---|----------------------------------|--------|
| <b>Job Title:</b>      | Branch Customer Advisor   | <b>Job Band:</b>                 | 5      |
| <b>Department:</b>     | Branches  | <b>Location:</b>                 | Sutton |
| <b>Accountable to:</b> | Customer Service Manager  | <b>Number of Direct Reports:</b> | 0      |
| <b>Job Purpose:</b>    | <ul style="list-style-type: none"> <li>• <b>Customer Service</b> - provide an excellent standard of customer service to meet the Society standards and objectives.</li> <li>• <b>Sales</b> - to contribute to the achievement of work based objectives, standards and sales targets as set by the Customer Service Manager and/or Branch &amp; Community Development Manager.</li> <li>• <b>Promotions</b> – work together with members of the wider team particularly the Senior Branch Customer Advisor, members of the Sales Team, Branch Managers, Branch &amp; Community Development Manager, Head of Product and Savings, and Marketing Manager, and on internal and external promotions of products and services.</li> <li>• <b>Training &amp; Development</b> – be responsible for ensuring that the training you receive, in conjunction with your own personal development plan, is adequate and sufficient to enable you to carry out your duties.</li> <li>• <b>Counter Duties</b> – accurately process and administer all aspects of customer accounts and deal promptly with correspondence arising out of such administration duties.</li> </ul> |                                  |        |

| MAIN DUTIES              |   |
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| <b>OPERATIONS:</b>       |   |
| <b>CUSTOMER SERVICE:</b> | <p>To provide a high standard and quality of customer service. This should include:</p> <ul style="list-style-type: none"> <li>• Active and positive promotion of the Society and its products and services (including products offered in association with various partners) to the customers and other external business contacts.</li> <li>• High quality administration and processing of customer accounts.</li> <li>• Treating customers fairly and providing information that is clear, fair and not misleading.</li> <li>• To identify, and follow up on leads and opportunities resulting in the sale of the Society products and services.</li> </ul> |

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|                        | <p>To actively sell Society products and services (including those products and services offered in association with various partners) to meet the needs and requirements of the customers.</p>  |
|                        | <p>To work with the team on the internal and external promotions of Society products and service.</p>  |
|                        | <p>To ensure you provide information and advice on all Society products and sell such products to meet the needs and requirements of the customer.</p>   |
| <b>COMMUNICATION:</b>  | <p>Outbound calling to external business contacts with products and initiatives when required.</p>   |
|                        | <p>Assisting Intermediaries and other external contacts with telephone enquiries when required.</p>  |
|                        | <p>To work as part of a team to achieve individual and branch targets for sales and standards of administration.</p>   |
| <b>ADMINISTRATION:</b> | <p>To carry out administration duties as required to ensure the smooth and efficient operation of the branch. These duties will include:</p> <ul style="list-style-type: none"> <li>• Open/close office and retention of secure keys.</li> <li>• Maintain a cash float securely and be responsible for reconciling and banking of cash at the branch on a daily basis.</li> <li>• Maintain a secure environment by adhering to health and safety requirements.</li> </ul>  |
|                        | <p>To carry out switchboard, reception and postal duties when required.</p>  |
| <b>REGULATORY:</b>     | <p>To ensure that regulatory requirements in respect of Anti Money Laundering (AML) and Terrorist Financing are complied with, including:</p> <ul style="list-style-type: none"> <li>• Carrying out prescribed customer due diligence measures (CDD) for all customers (including appropriate enhanced due diligence (EDD) measures, where applicable) before establishing a business relationship and at appropriate times during the business relationship in accordance with documented procedures.</li> <li>• Understanding the law and personal obligations and responsibilities under it and the potential legal and regulatory penalties for any breach / non-compliance.</li> <li>• Completion of training as required in order to attain and maintain knowledge and continuing competence in AML systems, controls and procedures.</li> </ul> |

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|---|--|
|   | <ul style="list-style-type: none"> <li>• Reporting knowledge or suspicion of any money laundering or terrorist financing activity promptly in accordance with procedures.</li> </ul> |
| <b>GENERAL DUTIES:</b>  |  |
| Carry out all duties as detailed and in accordance with documented policies and procedures  |  |
| Maintaining risk awareness within your role: <ul style="list-style-type: none"> <li>○ Ensuring relevant controls are implemented and are operating effectively</li> <li>○ Reporting of all risk events identified</li> <li>○ Escalating risk issues which have the potential to breach the Society's appetite for risk / control environment.</li> </ul>  |  |
| Prepare and collate management information in accordance with laid down procedures and standards  |  |
| Ensure all targets/objectives as laid down are achieved.  |  |
| Promote the interests of, and ensure adherence to the policies of the Society.  |  |
| To carry out all duties taking into account the FCA's Conduct Risk requirements and principles of Treating Customers Fairly.  |  |
| To carry out all duties in compliance with the FCA's Conduct Rules as applicable to the role (as detailed in the Code of Conduct Sourcebook (COCON)).   |  |
| To ensure that regulatory requirements in respect of Anti Money Laundering (AML) and Terrorist Financing are complied with, including: <ul style="list-style-type: none"> <li>• Carrying out prescribed customer due diligence measures (CDD) for all customers (including appropriate enhanced due diligence (EDD) measures, where applicable) before establishing a business relationship and at appropriate times during the business relationship in accordance with documented procedures.</li> <li>• Understanding the law and personal obligations and responsibilities under it and the potential legal and regulatory penalties for any breach / non-compliance.</li> <li>• Completion of training as required in order to attain and maintain knowledge and continuing competence in AML systems, controls and procedures.</li> <li>• Reporting knowledge or suspicion of any money laundering or terrorist financing activity promptly in accordance with procedures.</li> </ul> |  |

Undertake other duties as may be required in the post and department detailed above or any other post in any department or branch of the Society.

This job description will be amended in consultation to reflect changes in or to the job.

**DATE:**

**AGREED:**

## PERSON SPECIFICATION

| CRITERIA              | ESSENTIAL   | DESIRABLE  |
|-----------------------|---|--|
| QUALIFICATIONS        | <ul style="list-style-type: none"><li>Level 2 Qualified (GCSE, O'Levels, Functional Skills)</li></ul>                                   |  |
| EXPERIENCE            | <ul style="list-style-type: none"><li>1 year experience within a customer service role</li></ul>  | <ul style="list-style-type: none"><li>Experience working in a regulated environment</li></ul>                              |
| KNOWLEDGE             |   | <ul style="list-style-type: none"><li>Basic knowledge of savings accounts and the financial services environment</li></ul> |
| SKILLS AND ATTRIBUTES | <ul style="list-style-type: none"><li>Organised</li><li>Customer focused</li><li>Strong oral and written communication skills</li></ul> |  |
| PERSONAL ATTRIBUTES   | <ul style="list-style-type: none"><li>Team player</li></ul>   |  |