**Member Services Adviser**

Job Description & Person Specification

37.5 hours per week – Generally 8.30am to 4.30pm Monday to Friday

Bristol Credit Union (BCU) is a mission-led co-operative financial services social enterprise dedicated to making people and neighbourhoods across the South West better off through working together to provide ethical savings and fair loans. We offer banking services in a way that is fair and inclusive, and that strengthens our local communities and economies.

**Job Purpose**

The Member Services Advisor will work within the Member Services Team delivering excellent

customer service to existing and potential members of Bristol Credit Union.

**Core duties for this role which may be delivered by telephone, email and online channels are:**

* Delivering information on all products and services.
* Using the credit union systems to answer any balance or transaction enquiries.
* Processing requests for payments to and from members’ accounts.
* Fulfilling administrative functions to support all accounts.
* Cash handling.

**All members of staff respond to in-bound telephone calls, and deal with member queries.**

**Scope**

This job description contains the main duties relating to this post and does not describe all the tasks required to carry them out.

Duties may be changed in future to incorporate new product or service development, changes to operational practice, or as otherwise deemed necessary.

The Member Services Adviser will be expected to be professional, but approachable. Building rapport with members is a vital part of our approach, and members value the welcoming environment our staff provide.

**Management and Supervision**

The post holder will work closely with colleagues in the Member Services team.

The Member Services Adviser will also need to ensure that they work within the spirit of all Bristol Credit Union’s policies, including Equal Opportunities, and in accordance with the procedures of Bristol Credit Union

The Member Services Adviser will report to the Member Services Manager.

**Essential skills (you MUST display these)**

Good interpersonal skills

Accuracy and attention to detail

Good communication skills, both written and oral

Ability to deal with pressure

Ability to work within a team environment

Understanding of the circumstances facing potential borrowers

Solid basic math skills

**Desirable skills (you MAY display these)**

Credit Union experience

Experience of working in regulated financial services

Experience of lending to lower income clients

Understanding of financial exclusion issues

Appreciation of co-operative business model

**Benefits**

Flexible working in a positive, supportive environment. Living Wage Foundation accredited employer; BCU pension contributions on total earnings; 3x salary death in service benefit; interest free season ticket loans; ClimatePerks extra time off for low carbon travel’;

**Bristol Credit Union is a regulated financial services provider, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This post is subject to regulatory Certification requirements under the Senior Managers Regime.**