

Kingdom Community Bank

Loans Officer

Job Description and Person Specification

Post Title:	Loans Officer 35 hours per week
Salary:	£24,000 per annum, plus access to a wide range of employee benefits
Duration:	Permanent
Location:	Glenrothes and Methilhill
Reporting to:	Operations Manager

Main Purpose of Post

This post offers variety and interesting work that directly helps local people in a supportive, small team environment. You will assess individual loan applications with prudent and responsible consideration using a range of tools and techniques, such as affordability assessment, scoring, credit checking, speaking to Members and other underwriting activities. You will be supporting the work of Kingdom Community Bank (KCB) and promoting its ethos.

Main Duties

1. Deal with loan applications and all other loan related matters in an orderly and compliant manner, ensuring accurate and factual recording of all documentation and activity, whilst ensuring compliance with our timescales, Lending Policy and our ethical and responsible lending practices
2. To have responsibility for the decision making on loans up to the value of your designated authority and in line with all relevant policies and procedures
3. Communicate with Members in relation to their loan applications whilst maintaining the highest levels of customer service, which will include telephone and face-to-face interviews on occasion
4. Deliver loan decisions in a timely and professional manner, including delivering decline decisions to Members with a duty of care and sensitivity
5. Support Members to complete and submit accurate loan applications
6. Provide occasional support to colleagues to ensure Members receive excellent service, including - for example - helping with answering calls and serving Members at the counter.
7. Ensure GDPR compliance and member confidentiality at all times
8. Promote and drive the values and ethics of the organisation
9. Undertake other suitable duties as directed by line management.

This job description does not represent an exhaustive list of responsibilities and tasks but indicates the main responsibilities required from employees in the role.

The organisation reserves the right to require employees to perform other duties from time to time. The organisation also reserves the right to vary or amend the duties and responsibilities of the post-holder at any time according to the needs of the organisation's business.

Person Specification

Essential requirements:

- Relevant academic qualification (e.g. Higher Maths) and/or relevant work experience;
- Understanding of what makes a good loan;
- Ability to collate, summarise, interpret and present financial information verbally and in writing, with precision and accuracy;
- Experience of working to tight deadlines within a daily routine;
- Working knowledge of Microsoft packages;
- Experience in delivering high quality customer service;
- Willingness to learn; work as part of a team and to help others;
- Excellent interpersonal, oral, written, numeracy and ICT skills;
- Efficient, self-motivated, and proactive, with good organisational skills;
- Displays honesty, integrity and a strong sense of ethics in all actions and decisions.

Desirable requirements:

- Professional qualification related to finance
- Experience of banking or financial services;
- Experience of working within the third sector;
- Driving Licence and access to a car.