

JOB TITLE	Customer Representative
REPORTS TO	Branch Manager
DATE COMPILED	April 2024

JOB DESCRIPTION

CORE VALUES AND INDIVIDUAL CONDUCT RULES

Our five core values define what we're all about and what makes us tick. We're always looking to appoint brilliant people, who share them!

- ✓ **Make a lasting impression** – leave people better than you found them
- ✓ **Proud of our past and excited by our future** – make sustainable decisions that last for generations
- ✓ **Passionate about people** – be warm, straight talking and genuine
- ✓ **Work together** – be a team player, celebrate success, be supportive and give your all
- ✓ **Deliver on promises** – if we say we'll do it, we will

As a Financial Services organisation, we expect all of our colleagues to adhere to the individual conduct rules outlined below:

- You must act with integrity
- You must act with due skill, care and diligence
- You must be open and cooperative with the FCA, the PRA and other regulators
- You must pay due regard to the interests of customers and treat them fairly
- You must observe proper standards of market conduct
- You must act to deliver good customer outcomes for retail customers

1 MAIN PURPOSE OF JOB:

To proactively identify and support our customer's needs by providing an exceptional customer experience in an open and welcoming environment.

2 DUTIES & KEY RESPONSIBILITIES

- **Deliver exceptional customer service:**
 - Provide exceptional customer service using Skilful Conversations whilst following our 7 Principals to support the society's ambition and ethos to be recognised on the high street for our high standard of customer service.
 - Contribute towards your branches overall performance objectives by delivering a service that highlights the benefits of our range of products and supports the ever-changing needs of our customers.
 - Support colleagues by observing customer interactions, providing constructive feedback to continuously develop each other.
 - Maintain a high level of product and industry knowledge to support your customer's experience.
 - Where a customer is looking to close their account or move savings away from the society, you seek to understand why and retain them if appropriate.
 - Deal with complaints and customer feedback within the current guidelines.
 - Share customer feedback with your line manager.
- **Ensure all operational and regulatory risk is adhered to:**
 - Responsible for the security of your workstation and till limits whilst working accurately to ensure operational loss is kept to a minimum.
 - Complete customer documents accurately and effectively to support the societies attitude to lower operational risk.
 - Following correct procedure when opening customer accounts ensuring all data is current, correct and recorded accurately.
 - All relevant internal procedures are followed and understanding of operational risks relevant to your role is shown.
 - Complete all mandatory training within agreed timescales.
 - Accurately complete cheque and cash banking with the requirement of delivering the items to the bank safely and securely.
 - Responsible for the safe keeping of branch keys, alarm and safe codes with additional responsibility of opening the branch when required.
- **Understand the branch business plan and work towards your own individual expectations and outcomes:**
 - Work to individual objectives to ensure you support the delivery and attainment of overall branch business plan.
 - Prepare for your Focus meetings.

- Actively own and drive your own development plan to achieve your maximum potential.
- Effective use of your own resource e.g. proactively supporting each other's duties & responsibilities.
- Embrace change with a positive and open mind approach.
- **Contribute to the success of the team:**
 - Help build strong working relationships within the team and act as an ambassador for the society within the local community.
 - Support colleagues through observing their customer journey and feeding back any learns to encourage an improving customer experience.
 - Contribute to open and honest branch culture to support your branch colleagues.

3 STANDARD EXPECTATIONS

All postholders across the Society are expected to adhere to the following expectations:

- Confidentiality - working within the Society the post holder may gain knowledge of confidential matters, such information must be regarded as strictly confidential and not disclosed further. Failure to observe this confidentiality clause could result in disciplinary action
- Codes of Conduct and Accountability - the post holder is expected to comply with FCA and PRA requirements, with specific reference to Senior Management and Certification regime (SMCR) and conduct rules for all staff.
- Health and Safety and Security - all employees have a duty for their own and others safety and to report any accidents, complaints or untoward incidents as per Marsden procedure.
- Valuing Diversity and Promoting Equality - as an equal opportunities employer all staff are required to comply with relevant policies and procedures.
- Training - staff have a duty to complete all required continuous professional development and training.
- Vulnerable Customers - to contribute to the safety of our customers who require additional support by identifying where a need exists and taking the appropriate steps to ensure any barriers are removed when dealing with their enquiry and appropriate monitoring of both the account and the customers circumstances takes place periodically to ensure fair customer outcomes. Branch/Department Champions provide advice and support to colleagues to assist them in meeting their responsibilities in contributing to the safeguarding of our customer.

The range of duties and responsibilities outlined in this job description are indicative only and intended as a board guideline of the range and type. They are subject to modification in the light of changing demands and development requirements of the post holder.

PERSON SPECIFICATION

Factors	Essential	Desirable
Education & Qualifications	<ul style="list-style-type: none"> • GCSE Maths and English (Grade A – C) 	<ul style="list-style-type: none"> • ICT Level 2
Knowledge, Skills & Abilities	<ul style="list-style-type: none"> • Ability to plan and organise own work. • Ability to communicate effectively at all levels (written and verbally). • Evidence of effective listening skills to identify appropriate customer needs. • Ability to interact with customers and identify customer needs and appropriate outcomes to support our customer journey. • Accurate till management. • Experience of working in a customer service role. • UK driving licence and the ability to work across our branch network. 	<ul style="list-style-type: none"> • Knowledge of the society's products and services along with a basic knowledge of the financial service industry.