

<b>Job Title</b>	Customer Representative
<b>Reporting To</b>	Branch Manager

#### Main Purpose of Role

The Customer Representative (CR) is responsible for maintaining the Society's customer relationships, delivering the highest standards of customer service and ensuring that our customers are aware of all products and services we can offer, enabling them to make an informed choice. The CR's role is also to ensure the smooth running of the branch operations through rigorous adherence to the Society's policies and procedures to protect customer, staff and resources from fraud and other criminal activity.

The branch is the face of the Society to customers day to day. CR's are expected to have a good knowledge of all our products and services, both savings and mortgages and to be able to support customer enquiries across all channels. For savings customers, the CR will be expected to support customers through knowledge of both the branch and digital savings products. For mortgage customers, a basic product knowledge will be expected to allow the customer to be passed to an appropriate member of the mortgage department for an in-depth conversation.

#### Main Duties and Responsibilities – Role Specific

- Cashier duties including posting transactions in and out of the tills, till security and daily balancing.
- Account opening for new and existing customers, through both branch and digital channels.
- Managing life events with customers – including but not limited to registering deaths, adding third parties and Power of Attorney's, changing customer details.
- Ensuring we are supporting the customers through their preferred communication channels, encouraging digital engagement where possible.
- Dealing with emails and phone calls received from new and existing customers in a helpful, timely manner and responding effectively to queries raised, including basic mortgage queries.
- Supporting the team to maintain the branch area to a high standard at all times.
- Managing general administration duties as and when required across both the branch and digital channels to ensure internal SLAs are being met.
- Processing of account maturities within the agreed SLA's.
- Using our customer relationship management software to engage with customers to support good conversations rather than working on a transactional basis.

#### Main Duties and Responsibilities – General

- **Represent the Society**, with a comprehensive understanding of our products and services.
- Commitment to **excellent customer service**.
- **Operate compliantly** within the principles of regulation laid down by the Prudential Regulation Authority (PRA) and the Financial Conduct Authority (FCA).
- **Be responsible for your own quality of output** – attention to detail and a concern for accuracy is essential.
- **Take responsibility for your own development** through the 1 to 1, appraisal and personal development process Ensuring all training requirements are completed to timescales (for example Skillcast).
- **Maintain and develop understanding of the functionality of the Society's Core systems**, supporting and being an advocate for change and efficiency within all teams.
- Ensuring **good customer outcomes**.

#### Skills / Expertise – Role Specific

- Experience of cash handling.
- Experience of working face to face with customers delivering exceptional service.
- The ability to empathise with different customer situations including vulnerable customers.
- Strong attention to detail with a good level of numeracy to conduct accurate cash transactions.
- Resilient and able to handle challenging customer situations.

- A passion and drive to achieve good customer outcomes.
- Positive attitude.
- Ability to work in a challenging and demanding environment.
- Strong technology and telephone skills.

#### **Skills/Expertise – General**

- Excellent communications skills both written and verbal.
- Ability to work as part of a team.
- Ability to work without supervision, in an orderly manner, delivering quality, accurate output.
- Excellent time management and organisational skills – ability to plan, prioritise and organise tasks.
- Ability to resolve problems efficiently.
- Demonstrates initiative.
- Embrace the Society’s values and demonstrate these in all aspects of the role.
- A strong knowledge of technology and awareness of Cyber threats and Artificial Intelligence.
- Good working knowledge of all the Societies policies and procedures, particularly compliance with Financial Crime, Data Protection and identification requirements as they impact customers.

#### **Legal responsibilities and policies**

- To adhere to the Society’s Employment Policies and Procedures, including the Society’s Health & Safety Policy and any other policy that may be in force from time to time.
- To buy in to the Society’s ethos and understand the broader interests of the Society’s business.
- To undergo appropriate training as required by the Society.
- To understand, maintain and promote the workplace ethos at all times whilst undertaking your duties and responsibilities.
- Knowledge and understanding of the FCA Conduct Rules to ensure adherence at all times in all aspects of own job role.

#### **Behaviours**

- Embrace the Society’s values and demonstrate these in all aspects of the role.
- Demonstrate a willingness to help others and other departments in times of increased workloads.
- Display and promote accountability and responsibility.
- Remain professional and courteous to members, visitors and staff at all times.

**It is the intention of Penrith Building Society that this Role Profile is seen as a guide to the major areas and duties for which the role holder is accountable. However, the business may change, and the role holder’s obligations may vary and develop. This Role Profile should therefore be seen as a guide and not as a permanent, definitive and exhaustive statement.**

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