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| **JOB TITLE** | **Customer Representative Apprentice** |
| **REPORTS TO** | **Branch Manager** |
| **DATE COMPILED** | **May 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 are always looking to appoint brilliant people, who share them!

* **Make a lasting impression** – leave people better than before you found them
* **Proud of our past and excited about 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 learn and develop exceptional customer service skills to enable you to work towards proactively identifying and supporting our customers needs in an open and welcoming environment. To gain a basic understanding of the Financial and Building Society industry whilst successfully completing L3 Apprenticeship in Customer Service, showing a commitment to studying and continuous professional development.

**2 DUTIES & KEY RESPONSIBILITIES**

* **Learning, developing, and delivering excellent customer service skills**:
* Learn the society’s 7 principles and approach to having Skilful Conversations, working towards delivering both of theses in all customer interactions.
* Use product literature to develop a knowledge of the societies accounts and other services to gain the confidence to discuss with customers.
* Observe colleague customer interactions to develop own skills set.
* Using Smart Money people questionnaires gain customer feedback and share with your line manager.
* Develop key communication skills in person, by phone and in writing.
* With the support of your line manager, deal with complaints and customer feedback working towards handling difficult conversations on your own.
* Meet and greet customers and visitors, welcoming them to the society.
* **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.
* With the support of your line manager, complete customer documents accurately and effectively to support the societies attitude to lower operational risk.
* Using the Marsden A-Z guide, learn and understand all relevant internal processes and procedures ensuring these 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.
* Authorise Customer cash requests whilst verifying the customer.
* Accurate cash handling within till limits, regularly ensuring your till balances across the day.
* **Understand the branch business plan and work towards your own individual expectations and outcomes:**
* Work to your individual objectives, following timescales set by your manager and training provider.
* Attend and prepare for monthly meetings with your line manager to review your learning and development.
* Positively receive feedback from your line manager and colleagues using the feedback to further develop your skills within the role.
* Embrace change with a positive and open mind approach.
* **Contribute to the success of the team:**
* Work to build strong working relationships within your team and act as an ambassador for the society within the local community.
* Contribute to an open and honest culture to support your branch colleagues.
* Be flexible and willing to assist your colleagues where possible.

**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**

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| **Factors** | **Essential** | **Desirable** |
| Education & Qualifications | * GCSE (or equivalent level qualification) in English and Maths at grade C or above. |  |
| Knowledge, Skills & Abilities | * Proficient in Microsoft Office including Outlook, Word and Excel * Good written and oral communication * Excellent attention to detail * Strong organisational skills * Self-motivated with the ability to study independently. * The desire to forge a career in customer service | * Experience of working in a customer facing environment * Experience in cash handling and till management |