
JOB DESCRIPTION

Job Title: Customer Service Representative

Grade: B

Department: CAF Bank

Main purpose of job:

To deliver efficient and effective customer service to existing and prospective customers which seeks to anticipate, respond to and exceed customer expectations at all times. To actively promote CAF & CAF Bank products and services, recognising opportunities to increase new business through sustaining and upgrading the existing customer base.

Responsible to: *CS Assistant Manager*

Budgetary responsibilities: *None*

Responsible for: *None*

Key Job Responsibilities:

- To act as first point of contact for existing and potential CAF Bank customers, handling their communications, including complaints and queries, written and verbal, visiting and meeting with them as required, providing the highest level of customer service which meets and exceeds the needs of both internal and external customers.
- To be proficient, professional, efficient and accurate in handling high volumes of phone calls, emails, social media and administrative tasks by effectively managing time in accordance with service level agreements and KPIs alongside following rules and protocols and giving due regard to risk and potential fraud.
- To provide high quality support and guidance and support to fellow team members, including those less experienced and new, to achieve personal and operational team goals as agreed with Line Manager.
- Whilst in communication with existing and new customers to look for new business opportunities for banking services, investments and CAF as a whole.
- To be an advocate for cross team working and provide help and support with other duties as specified by the Line Manager to support the Bank.
- To be proactive in the suggestion and development of new work processes, procedures and projects, assisting with their implementation as required.

- To actively develop good working relationships and participate in positive communications with CAF colleagues, CAF Bank Operations and Client Management teams to enable seamless service to customers.
- To maintain a good knowledge of systems, products and processes within the team, to a level of being able to act as a point of reference for queries.
- To participate in the Performance Management system by giving and receiving feedback, gathering evidence to support performance and behaviour.
- To ensure confidentiality of customer records at all times thereby ensuring adherence to Data Protection regulatory requirements and protecting the interests of our customers.
- To maintain up to date knowledge of the legal requirements of the UK Financial Services regulations including FCA, PRA, Banking Code and Financial Services & Markets Act 2000 including Ombudsman requirements to ensure CAF Bank's services are fully compliant. Comply with CAF and CAF Bank policies and procedures that fulfil legal/audit requirements

CAF Values and Behavioural Indicators

The CAF Values and Behavioural Indicators set out in a transparent and consistent manner the explanation of the performance expectations of all CAF People. Through the use of common language and common standard, it combines a set of behaviours with the required technical skills and knowledge needed to effectively perform in any given role in CAF. This is used for the assessment, management and development of performance of all our people across CAF

Please refer to the link: [CAF values and indicative behaviours](#) for the CAF Values and Behavioural Indicators.

Date: September 2024

PERSON SPECIFICATION

Job title: Customer Service Representative

Date: September 2024

Attributes	Essential ✓	Desirable ✓	How Evidenced †
Experience Customer Service experience Telephony Centre experience Administrative experience Knowledge of retail banking	✓ ✓ ✓	✓	R/A/C/T R/A/C R/A/C R/A/C
Qualifications Good standard of education, particularly literacy and numeracy. NVQ level 2 or equivalent or willing to work towards in customer service and/or business administration	✓	✓	E/T C/E
Training Customer service Telephone skills Time management/organisational skills Writing skills Training skills Anti Money Laundering knowledge Data protection knowledge	✓ ✓ ✓ ✓	✓ ✓ ✓	C C C C C C C
Specialist Skills/ Ability/Knowledge Computer literate (Microsoft Office, including Word, Excel & Outlook) Web literate Proficient in English (oral & written) Financial Services regulatory environment awareness Retail Banking experience Knowledge of the voluntary sector Knowledge of CAF/CAF Bank products & services Project handler	✓ ✓ ✓	✓ ✓ ✓ ✓ ✓	C C C C C C C C
Communication			

Ability to communicate clearly & concisely with customers and colleagues at all levels.	✓		C/T
Ability to deal with complex queries and complaints		✓	C/T
Personal Qualities			
Team worker yet able to work on own initiative	✓		C
Self-motivated	✓		C
Methodical, organised	✓		C
Attention to detail	✓		C
Approachable	✓		C
Positive can do attitude	✓		C
Personal drive to exceed targets	✓		C
Problem solver		✓	C
Complaint handler		✓	C
Procedure reviewer & suggestor		✓	C
Spots business opportunities		✓	C
Ability to train			C
Special Conditions			
Willingness to travel e.g. charity visits		✓	C
Flexible working, hours outside of the norm maybe required on occasions		✓	C
Prior to Appointment			
<i>All posts:</i>			
• <i>Credit Check</i>	✓		E
• <i>Basic DBS Check</i>	✓		E
• <i>Employment References</i>	✓		R
• <i>Medical Clearance</i>	✓		E
<i>FCA Approved Posts:</i>			
• <i>Standard DBS Check</i>	✓		E

✓ Tick either the Essential or Desirable column as appropriate for each attribute
 † Insert the code from the key below for how you intend to assess this requirement e.g. at interview, via references etc.

Key

R = References, E = Evidence/Certificates, A = Application, C = Competency Interview, T = Testing/Assessment