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## JOB DESCRIPTION

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**Job Title:** Customer Service Representative

**Grade:** B

**Department:** CAF Bank

**Main purpose of job:**

To deliver high quality customer centric service across digital and telephony channels, anticipating customer needs and consistently exceeding expectations. To actively promote CAF & CAF Bank products and services, identifying opportunities to grow and retain our customer base through personalised and insight driven interactions.

**Responsible to:** *CST Team Manager*

**Budgetary responsibilities:** *None*

**Responsible for:** *None*

**Key Job Responsibilities:**

- To act as first point of contact for existing and prospective CAF Bank customers across multiple channels (phone, email, live chat and socials) delivering a seamless and consistent customer experience.
- Deliver a digital first support experience, confidently navigating systems and tools to resolve queries, reduce friction and improve customer journeys
- Handle customer complaints and complex queries with professionalism and empathy, ensuring timely resolution in line with regulatory and internal standards.
- Support and collaborate with team members to drive collective performance and knowledge sharing.
- Identify and act on cross selling and upselling opportunities, promoting relevant banking products, services and investment solutions aligned to our customers needs.
- Build strong relationships across teams to ensure a joined up customer experience.
- Contribute to continuous improvement by proactively identifying and suggesting enhancements to processes, systems, and customer journeys, particularly in digital service delivery.
- To be proactive in the suggestion and development of new work processes, procedures and projects, assisting with their implementation as required.
- 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 actively in the Performance Management processes, including feedback and coaching, and personal development

- Ensure strict confidentiality of customer records at all times thereby ensuring adherence to Data Protection regulatory, confidentiality and information security standards at all times
- 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: May 2026**

## PERSON SPECIFICATION

**Job title:** Customer Service Representative

**Date:** May 2026

Attributes	Essential ✓	Desirable ✓	How Evidenced <sup>+</sup>
<b>Experience</b> 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
<b>Qualifications</b> 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
<b>Training</b> 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
<b>Specialist Skills/ Ability/Knowledge</b> 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
<b>Communication</b> Ability to communicate clearly & concisely with customers and colleagues at all levels. Ability to deal with complex queries and complaints	✓	✓	C/T C/T
<b>Personal Qualities</b> Team worker yet able to work on own initiative Self-motivated Methodical, organised	✓ ✓ ✓ ✓		C C 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 & suggester		✓	C
Spots business opportunities		✓	C
Ability to train		✓	C
<b>Special Conditions</b>			
Willingness to travel e.g. charity visits		✓	C
Flexible working, hours outside of the norm maybe required on occasions		✓	C
<b>Prior to Appointment</b>			
<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