
JOB DESCRIPTION

Job Title: Customer Services Manager – CAF Bank

Grade: E

Department: Customer Services Team – CAF Bank

Main purpose of job:

To lead and manage the Bank's Customer Services Team, ensuring the effective delivery of high quality customer service across all contact channels through the efficient planning and use of resources.

The role is responsible for delivering operational performance and customer service targets while identifying opportunities to enhance the customer experience and improve operational efficiency. The Team Manager provides leadership and direction to the Customer Services Team, ensuring the delivery of a customer-focused service aligned to CAF Bank's operational objectives and supporting the delivery of the Bank's wider operational business plan.

The role also plays a key part in the ongoing development of CAF Bank's customer service capability, supporting the transition to a modern, multi-channel service model and embedding continuous improvement, operational resilience and regulatory compliance across the function.

Responsible to: Head of Customer Services- CAF Bank

Budgetary responsibilities: c. £1m

Responsible for (staff/jobs): Circa 20 Customer Service Colleagues, noting this number will increase/decrease at times of business need.

Key Job Responsibilities:

People Leadership and Team Management

- Provide leadership and direction to the Customer Services Team through direct management of Team Leaders and oversight of Customer Service Representatives.
- Create a high-performing, customer-focused culture, championing positive conduct, collaboration and continuous improvement across the team and wider Bank.
- Ensure team members are effectively supported through regular performance reviews, coaching, development planning and training to maintain high standards of service delivery.
- Conduct regular 1:1 meetings and performance reviews with direct reports, setting SMART objectives and addressing performance issues where necessary through structured improvement plans.

- Oversee workforce planning, including management of annual leave, absence, training and meeting schedules to ensure appropriate resourcing and service coverage.
- Identify and develop talent within the team, supporting succession planning and capability development across Customer Services.

Operational Delivery and Service Performance

- Manage the day-to-day operations of the Customer Services Team, ensuring service levels and operational SLAs across telephony, digital and administrative channels are consistently achieved.
- Monitor performance data across customer contact channels and administrative processes, using historical and forecast information to optimise resource utilisation and maintain service standards.
- Oversee the delivery of key bank administration activities including account maintenance and changes, online banking administration and business card management.
- Track productivity, quality and operational accuracy across the team, identifying areas for improvement and implementing actions to enhance efficiency and performance.
- Ensure effective configuration and management of customer contact channels to deliver an efficient and customer-friendly service.
- Produce regular performance reporting and contribute to wider CAF Bank management information and operational reporting.

Customer Outcomes and Continuous Improvement

- Analyse customer service performance data to assess the quality and effectiveness of the customer experience and identify opportunities for improvement.
- Manage complex or high-level customer escalations, ensuring fair and appropriate outcomes for both the customer and CAF Bank.
- Support the Bank Complaints Officer in the handling and resolution of customer complaints in line with regulatory expectations and service standards.
- Champion a culture of continuous improvement within Customer Services, encouraging feedback and innovation from team members and stakeholders.
- Play a leading role in embedding Consumer Duty principles across the Customer Services Team and ensuring customer outcomes remain central to operational decision-making.
- Support and contribute to operational change initiatives, transformation projects and the ongoing development of CAF Bank's multi-channel customer service offering.

Risk, governance and regulatory oversight

- Ensure appropriate operational controls are in place across Customer Services activities to support safe, compliant and effective service delivery.
- Identify operational risks and ensure appropriate controls and mitigation measures are implemented and maintained.

- Represent the Customer Services function at the Bank Operations Committee, providing updates on operational performance, customer outcomes, risks and emerging issues.
- Contribute to the Bank's Operational Resilience activities, with particular focus on customer service processes and potential customer impacts.
- Ensure compliance with CAF Bank policies, regulatory requirements and internal governance frameworks, maintaining awareness of developments within the UK financial services regulatory environment.
- Support the wider Operations management team as required, including providing operational cover and carrying out responsibilities within CAF Bank's Levels of Authority policy (up to £10m authority).

Stakeholder and Supplier Management

- Manage operational relationships with key suppliers supporting Customer Services, including the telephony system provider, ensuring performance against agreed service levels.
- Attend regular supplier review meetings to monitor performance, resolve operational issues and identify opportunities for service improvement.
- Build strong working relationships with internal stakeholders across CAF and CAF Bank to support the effective delivery of customer services and operational processes.
- Support the development and delivery of customer communications and campaigns to ensure a consistent and high-quality customer experience.

CAF Behaviour Framework

The CAF behaviour framework sets 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 with us. This framework is used for the assessment, management and development of performance of all our people.

Please refer to ['Work the CAF Way'](#) booklet for the CAF behaviour framework.

Dated: March 2026

Person Specification

Job title: Customer Service Team Manager

Attributes	Essential	Desirable	How Evidenced *
<p>Experience Substantial up-to-date operational experience of running a customer contact environment. Wide understanding of Retail Banking Operations, including payment processing. A knowledge of, and an ability to work within, relevant legislative constraints. A proven track record of managing a multi-channel customer service team. Significant experience in direct management. A proven track record of excellent service delivery. Leadership in a relationship managed environment. Proven success of delivering and achieving customer service quality excellence. Experience of devising and implementing financial controls in a customer service environment.</p>	<p>ü ü ü ü ü ü ü ü</p>		<p>A/C/T</p>
<p>Qualifications Educated to degree standard. Excellent standard of numeracy and literacy. Management and leadership.</p>	<p>ü ü</p>	<p>ü</p>	<p>E</p>
<p>Training Leadership. Customer Service. Contact Centre. Report Writing.</p>	<p>ü ü ü ü</p>		<p>A/C/T</p>
<p>Specialist skills/ability/knowledge Retail Banking experience/knowledge. Financial Services Regulatory Environment awareness. Leadership Skills. Results oriented. Experience/ knowledge of working in a customer services environment.</p>	<p>ü ü ü ü</p>	<p>ü</p>	<p>A/C/T</p>

<p>Project management Ability to write reports for Executive Board, Director and key stakeholders, business correspondence and procedure manual. Extensive knowledge of the latest contact centre and customer service thinking and implementation techniques.</p>	<p>ü ü</p>		
<p>Communication Excellent communication with clients at all levels. Ability to communicate well to all levels including Executive level and key stakeholders. Presentation skills (written & oral) to small & large groups. Excellent verbal or written communication skills.</p>	<p>ü ü ü ü</p>		<p>A/C/T</p>

<p>Personal qualities Team player. Strong Leader. Flexible. Organised. Proactive. Analytical. Diplomatic. Ability to develop strong customer relationships. Demonstrate a positive can do attitude with ability to motivate self and others.</p>	<p>ü ü ü ü ü ü ü ü ü</p>		<p>A/C/T</p>
<p>Special conditions Ability to work unsociable hours may be required on occasions</p>	<p>ü</p>		<p>C</p>
<p>Prior to Appointment All posts: • Credit check • Dow Jones check • Basic DBS Check • Employment references • Medical clearance • Right to Work in the UK</p>	<p>ü ü ü ü ü ü</p>		<p>R/E</p>

*Key: R= References, E= Evidence/certificates, A= Application, C= Competency interview, T=Testing/assessment