

**Role:** Loans Support Officer

**Location:** Croydon, Merton & Sutton (SW London)

**Hours:** (Full-time) 35 hours per week

**Salary:** £23,277.80 - £25,407.20 subject to experience

**Benefits:**

- 25 days holiday (FTE) + bank holidays
- Pension Contribution
- Staff Loans at preferential rates
- Staff Benefits Package after passing probation

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## About Your Community Bank

Your Community Bank (the Trading Name of Croydon, Merton & Sutton Credit Union Ltd) is a local not for profit financial co-operative with a common bond across Croydon, Merton and Sutton, owned by our members and founded on principles of mutual co-operation and trust. Members pool their savings to create a pot of money from which we make loans. Any surplus generated is ploughed back into the business or returned to members as a dividend on savings. We're here to help members of the local community save and borrow safely and affordably and avoid the pitfalls of high-cost lenders and loan sharks.

Croydon, Merton & Sutton Credit Union was launched in 1999. Since then, we have provided financial support to over 16,000 residents and more than £27 million in ethical lending. We currently look after more than £6.27 million of local savings.

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 213603).

Day to day management of Your Community Bank is the responsibility of the CEO, manager and staff team. Executive control and financial responsibility rests with the volunteer Board of Directors.

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## Role Overview

Your Community Bank is seeking a dedicated Loans Support Officer to join our member-focused team.

Your Community Bank is a strongly member-centric organisation placing our members at the core of what we do. We take particular pride in supporting our more vulnerable members, many of whom who may have been underserved often or overlooked by other financial institutions.

With the ongoing Cost of Living crisis members demand for our services continues to grow, and the complexity of member needs has increased. As a result, our interactions are becoming longer and require deeper levels of support, guidance and financial understanding.

The successful candidate will demonstrate empathy, confidence and the ability to effectively engage with individuals from diverse backgrounds through online, face-to-face, and telephone interactions, providing:

**Croydon, Merton & Sutton Credit Union Ltd Trading as Your Community Bank**  
**Registered Office:** The Lansdowne Building, 2 Lansdowne Road, Croydon CR9 2ER  
**Tel:** 020 3468 8568 - **Email:** [info@yourcb.org.uk](mailto:info@yourcb.org.uk) **Web:** [www.yourcb.org.uk](http://www.yourcb.org.uk)



- Financial support and guidance to members and potential members.
- Clear and accurate signposting to appropriate services.
- Information to help individuals to access financial products they may otherwise be unable to obtain.

Until the completion of training, the work will be primarily based at one of our main offices. However, as required:

- You may be required to attend other community outreach locations.
- You may be asked to support the organisation outside of standard working hours.

## Accountability

The Loans Support Officer reports directly to the Lending Services Manager or Operations Manager.

## Main areas of responsibility

- Support the loan application decision-making process, ensuring assessments are fair, consistent, and aligned with all lending policies, procedures and regulatory requirements.
- Conduct comprehensive credit risk assessments for all loan applications.
- Accurately record and maintain loan information within our Core Systems, ensuring completeness and data integrity.
- Support End-to-End loan process, from application to allocation.
- Carry out all loan administration duties to support the loan process.
- Prepare, review and verify all loans documents.
- Make recommendations and suggestions to support the organisation in making continuous improvements to our members.

## Member Support and Community Engagement

- Develop and maintain strong relationships within the local community offering support to financially vulnerable members.
- Support financially vulnerable members including signposting to relevant services.
- Undertake ad-hoc high quality member focus support and assistance to all functions within the organisation, including Community Outreach.
- Promote Your Community Bank in a positive way.

## Other responsibilities

- Provide members with support for all enquiries, delivering a high standard of customer care in line with Your Community Bank's policies.
- Process new membership applications accurately and efficiently.

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- Carry out member transactions, including share withdrawals, share deposits, share-to-loan transfers, and other routine operations.
- Respond to member enquiries in a timely and professional manner.
- Ensure adherence to company policy, procedures and regulatory obligations.
- Maintain accurate member records within the internal systems.
- Conduct and assess online ID checks and credit reports.
- Assist members with completing loan applications, membership applications, and other relevant forms.
- Perform administrative duties, including updating spreadsheets and producing Management Information (MI) as requested.
- Undertake general administrative tasks.
- Liaise with external organisations to support the organisation as requested.
- Maintain best practice in relation to health and safety, data protection, and equal opportunities.

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## Person Specification

Skills, abilities and experience required:

- Previous experience in loan administration, banking, or financial services (preferred).
- Strong attention to detail and organisational skills.
- Excellent written and verbal communication skills.
- Ability to manage multiple tasks and meet deadlines.
- Comfortable working with loan processing systems and MS Office.
- Customer-focused mindset with a proactive attitude.

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## How to Apply

Please e-mail a copy of your CV with a covering letter to: [loans@yourcb.org.uk](mailto:loans@yourcb.org.uk) quoting 'Loans Support Officer Application' in the subject line.