



Registered Office: 165 Baillieston Road,
Glasgow, G32 0TN
Tel: 0141 771 1314
info@scottishpolicecu.co.uk

Payment Support Officer Opportunity

Starting salary of £25,457 per annum with generous benefits package including progressive pension scheme, substantial holiday entitlements, provision of corporate workwear, and the opportunity for annual performance increments.

Based within easy travelling distance of Glasgow City Centre at 165 Baillieston Road, Glasgow, G32 0TN with the opportunity to take advantage of flexible hybrid home working arrangements.

Contracted hours: 35 per week

Tenure: Permanent

The Scottish Police Credit Union (SPCU) specialises in the provision of financial services to the law enforcement community in Scotland and has an exciting opportunity for an enthusiastic Payment Support Officer to join our dynamic team and support members experiencing financial difficulties both within SPCU membership and other community credit unions.

Based within our creative and progressive Member Services & Marketing department you will help members who are struggling to make payments by visiting them and helping them to deal with their issues and help to support their financial wellbeing. The SPCU currently has over 11,800 members and within this role you will help to drive its future growth through the marketing and promotion of our ethical, compassionate, and unique approach to customer service across the country.

Applicants should be able to work on their own initiative as well as part of a team, have strong communication and IT skills and be confident in engaging with different audiences. A full driving licence is essential for the role.

Please see attached the Job Description and Person Specification for this role which provides a full resume of key responsibilities and the essential and desirable criteria.

The successful candidate will require to undergo vetting checks before being appointed.

To apply for the post, please request an application pack by contacting our offices on 0141 771 1314 or email to info@scottishpolicecu.co.uk.

Closing date for applications is 30th November 2023 at 4pm.

Job Description and Person Specification

Payment Support Officer

JOB TITLE:	Payment Support Officer
WORK LOCATION:	Baillieston, Glasgow
REPORTS TO:	Member Services and Business Development Team Leader
RESPONSIBLE FOR:	N/A

JOB PURPOSE

To support the Member Services and Business Development Team Leader in assisting members who are in arrears with loan repayments and in preventing them from falling further into financial difficulties. To support the overall reduction of arrears cases and bad debt write-offs for Scottish Police Credit Union (SPCU) and partner credit union organisations through early engagement with members and provision of effective advice. Where court action is necessary, to provide accurate antecedent information for legal purposes.

KEY RESPONSIBILITIES

1. Carry out open-source data checks on potential arrears cases to collate and provide antecedent background information.
2. Manage own diary, efficiently scheduling appointments and agreed follow up arrangements with members who are experiencing financial difficulty.
3. Carry out site visits to members who are in arrears to establish and validate their current place of residence.

4. Conduct scheduled interviews with members at their home addresses regarding their financial position and their continued ability to meet debt repayments to SPCU or partner credit unions.
5. Proactively seek a full understanding of members' needs, engaging with them to identify and recommend the appropriate services to support their financial wellbeing.
6. Complete Common Financial Statements with members to establish accurate income and expenditure figures and enable assessments of their capacity to meet amended repayment plans.
7. Support members in identifying sustainable solutions to their individual financial difficulties, providing advice and guidance where appropriate.
8. Evaluate viable options for renegotiated repayment plans for consideration and approval by the Member Services and Finance Assistants.
9. Obtain supporting documentation from members to enable Member Services and Finance Assistants to agree and amend repayment plans for debts to SPCU or partner credit unions.
10. Promptly and effectively respond to telephone or online queries, providing guidance and assistance to members and other stakeholders as required.
11. Attend and, where necessary, provide written reports for the relevant Arrears Committees to facilitate decision-making on further actions.
12. Support the Member Services and Business Development Team Leader with the Credit Control function, assisting with the management of arrears and reviewing all loans on reduced payments.
13. Keep accurate records and update files and databases with debt recovery status and agreed actions.
14. Maintain effective contact and engagement with members following re-negotiated payment plans to ensure finances are being managed as agreed.
15. Undertake any necessary training to maintain up-to-date knowledge of relevant financial services and products. Provide budgetary advice to members as appropriate

and guidance regarding external support available to them to enhance their financial education and wellbeing.

16. Undertake administrative tasks to support colleagues and management teams in achieving wider business development plans and objectives.

17. Adhere to the financial policies and procedures of SPCU and partner credit union organisations.

This list is not exhaustive and you may be asked to undertake other duties commensurate with the role.

EXPERIENCE, SKILLS AND QUALIFICATIONS:

Essential:

- Proven experience in delivering a customer-focused service and providing support in potentially challenging or sensitive circumstances.
- Well-developed written and verbal communication skills with a pleasant and approachable manner.
- Highly organised with excellent attention to detail.
- Flexible approach with the ability to work under pressure, prioritise own workload and manage time effectively with minimum supervision.
- Ability to demonstrate honesty and integrity in decision-making and show respect for people at all levels.
- Self-motivated and able to work proactively on own initiative as well as part of a team.
- Competent in Microsoft Word, Excel and Outlook.

Desirable:

- Educated to Higher Grade, SVQ2 or equivalent level.
- Experience in supporting customers, members or other individuals in financial difficulty.
- General knowledge of credit unions and wider financial services industry.

SPECIAL CONDITIONS

1. The jobholder will be required to undertake accredited Money Advice training to enable them to fulfil the role to the Financial Conduct Authority's standards.
2. Availability to attend evening and weekend meetings may be required.
3. Must hold a full current UK driving licence.
4. Post is subject to vetting.