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| **Customer Resolutions Executive****Cardiff** |
| **Business**: **V12 Retail Finance****Reporting** **to**: **Customer Resolutions Manager** **Business area: Operations Support** **Location: Cardiff** |
| Secure Trust Bank is a longstanding established UK bank, having been incorporated in 1954.  Its core business is to provide banking services including a range of lending solutions and savings products.  The Group’s diversified lending portfolio currently focuses on unsecured personal loans, motor, retail and SME markets, whilst its lending is entirely funded by customer deposits with no exposure to wholesale funding.The Group acquired Everyday Loans Group and the V12 Finance Group in June 2012 and January 2013 respectively and the trade and certain assets of Debt Managers Holdings Ltd in January 2013, which is held in its subsidiary Debt Managers (Services) Ltd.The Group has made significant progress into the small and medium enterprise lending market in recent months specifically in the areas of commercial finance, real estate finance and asset-based lending.Operating from its head office in Solihull, West Midlands and with additional presence throughout the UK, the Group currently has almost 500 employees and has been a subsidiary of Arbuthnot Banking Group since 1985.  The Secure Trust Bank Group successfully listed on the Alternative Investment Market in November 2011. |
| **Job purpose** | Manage the complaints process by taking ownership of individual complaint cases and resolving satisfactorily, in accordance with V12 process and procedures, and within the Regulator’s complaint handling rules. To provide outstanding service to both internal and external customers, receiving and responding to queries and requests and delivering against a range of performance target indicators |
| **Job Description** | *Key responsibilities** Take ownership of complaints, investigate and resolve in accordance to FCA Principles and STB values.
* Deal directly with the customers / colleagues / external businesses/FOS to resolve disputes.
* Make decisions in line with TCF and previous FOS findings.
* Support with root cause analysis through identifying complaint issues, errors and breaches.
* Provide high levels of service by identifying and satisfying customer needs.
* Update/amend customer records/systems accurately to ensure we comply with the various codes and laws we work within.
* Demonstrate flexibility to ensure the administration work within the team is completed satisfactorily.
* Pro-actively contributes to the growth and development of the department, always viewing change as an opportunity to improve.
* Actively contribute to productivity targets and business standards.
* Self motivated and takes accountability for own work with minimal supervision when required.
* Be punctual, adhering to schedule to ensure departments’ phone coverage is not detrimentally impacted.
* Compliant with relevant legislation/policy and procedures e.g. DPA/FCA/H&S etc.

*Key Interfaces** Productivity (measured against Team/Individual targets)
* Customer Satisfaction
* Call/Case Quality Monitoring
* Accuracy and timeliness
* Punctuality and attendance
* Successful resolution of queries/ issues
* Complaints / Error measurement
* Compliance
* Ownership of complaints
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| **Person Specification** | *Knowledge / Experience** Experience within a customer focused environment
* Experience of regulated financial services
* Desirable experience of retail finance
* Desirable experience/knowledge of Section 75 claims
* Pro-actively spots opportunities
* Ability to demonstrate strategic thinking and problem solving
* Desirable knowledge of RESPOND

*Skill*s* Proven impact and influencing skills
* Computer literate - Detailed knowledge of screens and associated sub-systems
* Courteous & confident telephone manner
* Strong verbal and written communication skills
* Good interpersonal and relationship skills

*Core Competencies* 1. Communication and Confidence
2. Expert Knowledge
3. Customer Focus
4. Performance Focus
5. Team working
6. Planning and Reviewing
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