Savings
Administrator

January 2023

Charity bank

About **Charity Bank**

Charity Bank is the loans and savings bank for people who want to make the world a better place.

Our vision is for a society that fosters vibrant communities and a healthy planet, giving every individual the opportunity to thrive. Charity Bank is 'of the sector and for the sector', 100% owned by charities and social purpose investors and dedicated to supporting UK charities and social enterprises.

We use our savers' money to make much needed loans to enterprising organisations working to create lasting social change in communities across the UK. Since 2002, we have used the money saved with us to provide over £350 million of loan finance to a wide range of organisations across the arts, community, education, environment, faith, health, housing, regeneration, social care and sports sectors.

Our loans are used for a wide range of purposes, from providing accommodation for vulnerable refugees to action sports centres for young people looking for a safe place to skate to residential and respite care centres for those with profound disabilities.

Our co-workers are inspired by the organisations that we support and highly motivated to better equip these charities and social enterpwrises to help the disadvantaged, enrich lives and make our communities better places to live.

Why **work for us?**

No matter what your role is at Charity Bank, you will be making an essential contribution to the positive social value creation that is the very reason for Charity Bank's existence.

For every loan that we make and the impact that this has on the organisations we lend to and the people that they serve, we can all say, "Wow, look what we helped to create!"

If your values align with Charity Bank's, the role matches what you are looking for, and our mission and work excites you – we invite you to apply to join us!

Equality, Diversity and Inclusion

At Charity Bank, we want our team to reflect the diverse communities, organisations, and people that we work with. We are committed to being an inclusive employer and great place to work and we strongly encourage applicants from diverse backgrounds to apply.

We have implemented policies to support this aim and are proud to offer flexible working practices and a caring culture. If you need any reasonable adjustments for any part of the recruitment process and/or working environment, please let us know, in confidence, so we can discuss these with you.

Values

Working in harmony

Mutual respect

Being the change

Role **Profile**

JOB PROFILE

Job Title:	**Savings Administrator**
Contract:	**Full-time**
Location:	**Tonbridge**
Responsible to:	**Savings Manager**
Date:	**January 2023**

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Overall Purpose of the Role:

Support the Savings Team in achieving objectives and activities in a high volume environment. Deliver outstanding service to the Bank's savers, processing deposit administrative tasks efficiently and in accordance with the Bank's policies & procedures.

Key Contacts
- Internally – Work closely with a broad range of staff, including liaison with Compliance, Loans Administration and Finance colleagues on banking matters.
- Externally – Work closely with a broad range of external parties including our savers and general enquiries coming in to Charity Bank.

Other Requirements:
- Some requirement for out-of-normal-hours working, in times of heavy workload within the team.

Key Accountabilities

1. Customer handling:
- Ensure that saver account requests are promptly receipted and actioned and that general enquiries are responded to in a timely manner whether by telephone, letter or email.
- Take account of Data Protection rules and regulations and ensure that customer confidentiality is maintained.
- At all times work within the Conduct Risk framework including Treating Customers Fairly.

2. Deposit accounts:
- Complete manual Anti-Money laundering checks for organisations and review outputs for individuals when electronic checks are carried out via the online origination platform.
- Support the opening of new account applications received via the online origination platform.
- Process postal applications on Aurius (core banking platform), electronically scanning account forms, ensuring there is a clear audit trail and that transactions are compliant with the Bank's policies and a right first-time culture is achieved.
- Process account maturities, closures or withdrawals and assist with maintaining appropriate audit records.
- Process deposit accounts credits received by cheque or electronic payment.
- Review all transactional processes and make informed suggestions leading to continuous improvement in best practice.
- Support deposit raising campaigns.

3. Banking:
- Enter deposit data into Aurius, meticulously conducting account reconciliations and investigating any unusual items; generate accurate reports from the banking system and bespoke databases.
- Deposit the Bank's cheques daily at the local branch, ensuring records for transactions are recorded accurately.
- Monitor your daily work volumes and prioritise tasks to ensure the departmental service level agreement is met.
- Document and test new products and procedures, working with IT. Create inserts for the department manuals.

4. General Operations:
- A main point of contact for incoming telephone calls, responding or re-routing them as appropriate.
- Liaise and cover for Office Managers team, ensuring that the incoming post is opened and distributed quickly; frank outgoing post, including the banking of cheques.
- Provide detailed management information about the savings portfolio as and when required.
- Ad hoc office administration including filing, scanning, cleansing data for marketing campaigns and data entry.
- Prepare and issue mail merges via email or postal means.

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Person **Specification**

	Essential	Desirable
Experience	· 5 years customer service experience gained within a financial services environment · Knowledge of administrative procedures and practices · Data entry	· An understanding of savings products · Use of mail merge · Document writing · Knowledge of banking processes and systems.
Attainments	· Educated to at least GCSE standard including equivalent A-C grades in Maths and English · Good standard of written and oral English · Confident telephone answering manner	· Customer service diploma · A-level Maths
Special Aptitudes	· High degree of work accuracy and attention to detail with an analytical approach · Excellent communication skills, both verbal and written, with good knowledge of MS Office; Outlook, Word, Excel · Numerate · Team player · Keen to learn	
Disposition	· Able to work with minimal supervision · Passionate about providing excellent service · Keen to resolve any service issue, process challenges or expressions of dissatisfaction from savers · Ability to prioritise and manage workload in an ever-changing environment with any regulatory, operational and IT changes · Driven to achieve and progress	
Thinking Style	· Organised and methodical	
Circumstances	· Able to work additional hours on occasions when volumes or deadlines dictate	

The **benefits**

In addition to salary Charity Bank offers a generous benefits package.

Available at point of joining:

- **Employee Assistance Programme** – Health/Work/Life concerns 24/365
- **Perkbox** – employee discounts and deals to help save money
- **Contributory Pension Scheme** – auto enrolment in place
- **Annual Leave** – 25 days per annum plus bank holidays, pro-rata in year of joining (and also for part-time), with opportunity in increase to a maximum of 30 days (pro-rata)

Available after successful trial period:

- **Life Assurance** – 3 x salary paid to beneficiaries if death in service
- **WeCare** – free access to online 24/7 GP and Second Medical Opinion service
- **Private Medical Cover**
- **Car** or **Season Ticket Loan Scheme**
- **Computer Loan Scheme**
- **Give as You Earn Scheme** – charity donations of up to £250 pa are matched by Charity Bank
- **Additional Annual Leave Purchase Scheme** – up to 5 days (pro rata)
- **Personal Days** – 2 additional paid days leave per annum (pro-rata)
- **Volunteering** – opportunity to volunteer at a charity, social enterprise or community group up to a maximum of 50 hours per annum

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