

Savings Officer/Specialist – Account Management Team

Reporting Line: Savings Team Leader – Account Management Team

Role Level: 6

Location: Chester Offices

About Us

We are Oxbury: The only UK bank dedicated to British agriculture. Founded by farmers, bankers, and technologists, we have combined the worlds of financial services, technology, and agriculture to provide bespoke financial products to support the rural economy.

Our mission is to create and grow a sustainable, customer-focused, and innovative bank that supports and champions the financial health of the rural economy.

About the Role

The primary focus of the Savings Officer/Specialist is to support the Account Management Team, in providing a swift onboarding of personal and business customers together with allocating payments to account and managing customer queries and tasks involving more time consuming processes, for example Business Onboarding, POA & Deceased.

The Account Management team will perform an outbound telephone communication function for the swift resolution of customer queries. It is imperative that end to end processes are followed to ensure a good customer outcome and minimise potential complaint volume.

The Savings Officer/Specialist will adhere to SLAs in relation to (but not limited to) email response times, work queues and task due dates.

The Savings Officer/Specialist will also be expected to remain available for the overflow of calls/webchats into the Savings team.

The activities and requirements of the role may change over time. Therefore, the Savings Officer/Specialist will need to be flexible and able to adapt to a fast-paced and changing environment.

Role Responsibilities

- Provide exceptional customer service to current and prospective savers via telephone, email, secure message and webchat.
- Identify, record and handle Vulnerable Customers in line with Company Policy.
- Continually develop Savings Product knowledge to assist savers with queries.
- Ensure all customer information is accurate and kept up to date.
- Escalate any issues and share savers feedback which could help improve Oxbury's service to the Savings Team Leader.

- Document details of calls and correspondence, in accordance with the issued Guidance.
- Help achieve the team's customer service satisfaction performance, adhering to SLAs.

2) Risk

- Treat customers fairly in all that you do.
- Ensure that all savings team procedures are followed and adhered to.
- Obtain supporting information and documentation to complete Know Your Customer and Anti Money Laundering checks. Have confidence to ask questions and escalate concerns where appropriate.
- Report and log complaints, breakage requests and all regulatory tasks as required.

3) Teamwork

- Complete your personal training and development plan in accordance with the documented milestones and timelines.
- Collaborate with colleagues to ensure customer queries and issues are resolved and communicated quickly.
- Share best practice with your colleagues and communicate this and ideas for improvement to the Savings Team Leader.
- Take ownership of customers by focusing on activities such as converting enquiries from prospective savers to opened accounts, helping customers to fund their new accounts and retaining existing savers when their accounts mature.
- Proactively propose initiatives which will improve customer service, efficiency and satisfaction.

Minimum Skills / Experience

Required Skills / Experience

- 2 years + customer services experience, preferably in a financial services environment.
- Good ability to communicate via telephone, webchat and email.
- Good numerical skills.
- Demonstrable experience of adhering to policies and processes.

Desirable Skills / Experience

- Experience of working within a savings team within a bank, building society or financial services company.
- Knowledge of regulatory policies within the financial services sector.
- Knowledge of any aspect of agriculture would be welcome.
- Reliable, honest and can contribute to create a thriving culture.
- Anti-money laundering and know your customer regulations.
- A passion for delivering outstanding customer service.
- Desire to continually develop and improve.
- Experience of working with vulnerable customers

Interested in joining Oxbury?

Interested candidates should submit their CV and a brief covering letter outlining their experience in agriculture, any previous work experience and why they believe they are suitable for the role. To apply please click [here](#).