

Job Title

Risk Control Officer

Reporting Line:

Senior Risk Control Manager

Role Level:

5

Location:

Chester, UK (office based)

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

To provide 1st response to and undertake initial communication via telephone and e-mail with the customers for early arrears rectification for Banking and Asset Finance (AF) customers.

Provide initial review of financial situation with customer and recommend appropriate remedial action based upon information obtained from communication with the customer.

Role Responsibilities

- ✔ Making outbound calls and handling inbound inquiries to support our customers
- ✔ Liaise with IT team and implement IT functionality for amending direct debits, account components and payment profiles etc on customer records.
- ✔ Prepare relevant paperwork for issuance such as Promise to Pay, Forbearance agreements, Notice of Defaults, Demands and Terminations.
- ✔ Prepare internal reports for Arrears and Watchlist cases.
- ✔ Liaise if required with AF brokers for rectification of arrears.
- ✔ Acting as IT liaison for rectification of technical arrears.
- ✔ Assist with the 1LOD Credit QA in line with Oxbury's framework
- ✔ Assist with internal and external auditor requests for information
- ✔ Review CAIS file for accurate bureau reporting.

Skills and Experience

Essential:

- ✓ Strong verbal communication and active listening skills.
- ✓ Good negotiation and conflict resolution abilities including effective communication and escalation of vulnerable customers
- ✓ A knowledge of Credit Risk and Lending in the Banking Industry and/or knowledge of the Agricultural sector, the various product offerings, types of funding facilities available, and security procedures.
- ✓ Understanding of risk appetite and risk management frameworks.
- ✓ An understanding of compliance and banking regulations including Conduct Risk and how to deliver fair customer outcomes.
- ✓ Ability to use appropriate Lending systems and knowledge of Credit Reference Agencies products.
- ✓ Good Microsoft Word, Excel and reporting skills.

Desirable:

- ✓ Inspires respect, trust and commitment to business objectives.
- ✓ Ability to develop good working relationships with Oxbury colleagues.
- ✓ Demonstrates sound business/professional judgement, risk awareness, and common sense.
- ✓ Organised with an attention to detail; works well under pressure, to tight deadlines; can prioritise. Good analytical skills.
- ✓ Ability to communicate effectively both orally and in writing.
- ✓ Good influencing skills and the ability to package and present ideas and gain agreement from peers.

Benefits

- ✓ A very competitive salary with an excellent benefits package.
- ✓ 25 days holiday, plus 8 days bank holiday (this increases with service).
- ✓ Oxbury Bonus scheme.
- ✓ Free Personal Training session every week.
- ✓ Private Medical Healthcare.
- ✓ Employee Assistance Programme.
- ✓ Life Insurance.

- ✓ Enhanced maternity/paternity leave.
- ✓ Employee referral scheme.

Application

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](#).