



JOB PROFILE

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| Post: | Assistant Lending Services Officer (Admin) |
| Grade: | A-B |
| Hours of Work: | Average of 35hr per week. It is expected that hours of work will be determined by the nature and requirement of the Bank and could include some weekend/after-hours work. |
| Location: | Bank of St Helena Office premises or other sub-offices/branches as these are developed. |
| Job Purpose: | Responsible to the Assistant Lending Services Manager for the conversion of paper-based files to electronic, scanning of applications, producing letters to clients and to provide general administration assistance to the Lending Section. |
| Report to: | Assistant Lending Services Manager |
| Supervision: | None |

Job Outline:

1. Scanning of all pertinent lending documentation (to include application, approval process and legal documents) and ensure that they are stored electronically on the Lending filing system.
2. Maintain an accurate filing system for client's files, both paper-based and electronically.
3. Ensuring that the contact details for clients are updated on the Customer Details Log when an application is received.
4. Maintain the insurance spreadsheet to ensure that an accurate and up-to-date record is kept in regards to the insured status of all assets being utilised as collateral within the secured lending portfolio, whether personal, mortgage (housing) or commercial.
5. Compile and send written reminders in the form of Letter 1, 2, 3 and final warning to clients who have not submitted the required insurance documentation as directed by Risk and Compliance Section.
6. Ensure that all clients who are written to are charged accordingly and accurately. Maintain accurate records of all fees charged in relation to the non-submission of insurance documentation.
7. Compile and send written reminders in the form of Letter 1, 2, 3 and final warning to clients who have defaulted on their loan repayments as directed by Risk and Compliance Section.

8. Ensure that all clients who have received reminder letters are charged accordingly and accurately and maintain accurate records of all fees charged in relation to the unauthorised overdraft reminder letters.
9. Compile and send written reminders in the form of Letter 1, 2, 3 and final warning to clients who have not submitted their Year-End Accounts to the Section within the required timeline as directed by Risk and Compliance Section.
10. Ensure that all clients who have received reminder letters are charged accordingly and accurately and maintain accurate records of all fees charged in relation to the non-submission of Year-End Accounts.
11. Compile and send Loan Completion Letters to Lending Clients; this include following the process to obtain the relevant information from the Property Division to prepare the 'Discharge' documentation for loans secured on buildings.
12. Assist with inputting Account Transfers and other documentation in relation to the Lending Section.
13. Checking of daily transfers and other documentation inputted by the other members of the Lending Section.
14. Assist with monitoring and maintaining the Office Inventory for the Lending Section.
15. Any other duties delegated by the Assistant Lending Services Manager or Lending Services Manager. This could also include working within other Sections of the Bank as service needs arise.

Person Specification (*skills, attitudes, qualifications and experience*)

- Must have good written and verbal communication skills and be able to remain calm under pressure;
- Must have good interpersonal skills and deal with people in a professional manner;
- Have the ability to analyse relevant data and assist with the preparation of reports and collation of statistics;
- Ability to obtain accurate and truthful information from clients
- Must be computer literate;
- Have the ability to work on own initiative in responding to crisis and working under pressure in a timely manner;
- Have a high standard of accuracy in relation to numeric data and a keen eye for detail;
- Must be self-motivated and have sound organisational and time management skills;
- Be well presented with a professional manner;
- Should be committed to personal/professional development;
- Ability to maintain high levels of confidentiality, and adhere to data protection guidelines/policy/regulation;
- Good financial/accounting skills;
- Ability to work independently as well as part of a wider team;
- Risk Management and Information Security awareness.

Qualifications & Experience

- GCSE in Mathematics and English at Grade C or above, although relevant experience will be considered;
- Proficiency in IT skills, including Microsoft Applications;
- Experience of working in a customer service environment.

Special Conditions

- Be able to work flexible hours to meet the requirements of the Bank, this might mean working outside normal working hours;
- Have the ability to liaise effectively with awkward/irate customers;
- Have an approachable attitude to all customers internally and externally.