

BRANCH MANAGER JOB DESCRIPTION



Our single branch is at the heart of the local community in Penrith. We very much intend to remain open on our High Street, therefore the role of the person leading our branch team is essential to our future strategy.

We are seeking an individual to come and lead the branch team who has experience of customer services in a similar financial services organisation or has transferrable skills from leading a branch team in another sector. We would ideally like the individual to be CeMAP qualified to allow them to provide mortgage advice to local borrowers. The individual should be enthusiastic, outgoing and up for a challenge!

Job Title	Branch Manager
Reporting to	Chief Financial Officer

Main purpose of the role

The Branch Manager's role is to lead and manage all aspects of the branch based services we offer. This includes both savings and mortgages, providing leadership and organising the smooth running of counter operations and the delivery of exemplary customer service.

A key element of this role, is the identification of both good and poor outcomes arising from the Branch service and ensuring that Branch operations are underpinned by the Consumer Duty principles in that we act to deliver good outcomes for our members.

The role will be front of house at all times, and will be involved in engagement with the local community who pass through or engage with the Branch. The individual will therefore work closely with the Engagement Manager and Marketing Manager to promote the Society and the services we offer from the Branch perspective.

The individual is responsible for ensuring the security of the Society's cash, cheques and other Branch assets and rigorous adherence to the Society's policies and procedures to protect members staff and resources from fraud, and other criminal activity.

The role will oversight the branch team and lead on quality assurance activity to evidence good customer engagement at all times. The individual will be expected to support the branch team in developing their skill set to handle a variety of scenarios that they may face day to day. Training and development of the branch team resource is an essential part of the role.

They will be supported in the role by the Customer Services Manager, who will report into them on a day to day basis.

Part of the role will be the need to provide accurate and timely information to the Senior Management Team and Executive to enable decisions to be made in the development, administration and control of the branch area.

The individual will also be encouraged to support the development of the branch as a key distribution channel for the Society. Input on product development will be critical in shaping the services we provide to customers through the branch, and review of the success or otherwise of the existing product range and how it can be tailored to the evolving needs of our local customers will be a critical part of the role.

Main duties and responsibilities

- Represent the Society, with a comprehensive understanding of our products and services for both savings and mortgages.
- Commitment to excellent customer service and ensure good customer outcomes.
- Achieve and maintain thorough knowledge of Society systems and processes, specifically understand how the digital savings process works alongside the branch based operations.
- Lead the development of the branch as a key distribution channel – through simplification of processes and controls and development of customer journeys specifically for vulnerable customers which sit alongside the standard approach.
- Operate compliantly within the principles of regulation laid down by the Prudential Regulation Authority (PRA) and the Financial Conduct Authority (FCA).
- Be responsible for your own quality of output – attention to detail and a concern for accuracy is essential.
- Take responsibility for your own development through the 1 to 1, appraisal and personal development process Ensuring all training requirements are completed to timescales (for example Skillcast).
- Maintain and develop understanding of the functionality of the Society's Core systems, supporting and being an advocate for change and efficiency within all teams.
- Development of Branch customer service team via ongoing observations and training opportunity.
- Day to day running of the Branch area, supported by the Customer Services Manager.
- Ensuring adequate staff levels, customer services representative role rotation, cash flow monitoring.
- Stand in as cashier in the Branch to cover absences through holiday or other events.
- Participate in Customer Forums and Product Forums by invitation.
- Lead daily huddles for the branch team to ensure workload is understood and managed on a daily basis.
- Identification and effective control of risk relevant to role.
- Management of branch contact via email and phone, to ensure customer service standards are maintained in line with face to face channels.
- Provide weekly MI on transactions through the branch channel including forward looking details on maturities and transfers of accounts to inform cashflow expectations from a branch perspective.
- Lead branch based supplier relationships, including cash services and banking.

Skills

- Excellent communications skills both written and verbal
- Ability to work as part of a team
- Ability to work without supervision, in an orderly manner, delivering quality, accurate output
- Excellent time management and organisational skills – ability to plan, prioritise and organise tasks
- Ability to resolve problems efficiently
- Experience of working in a customer service environment
- Demonstrates initiative
- Embrace the Society's values and demonstrate these in all aspects of the role
- A strong knowledge of various IT packages including Excel and word
- Good working knowledge of all of the Societies policies and procedures, particularly compliance with AML, financial crime, GDPR and identification requirements

Legal responsibilities and policies

- To adhere to the Society's Employment Policies and Procedures, including the Society's Health & Safety Policy and any other policy that may be in force from time to time.
- To buy in to the Society's ethos and understand the broader interests of the Society's business.
- To undergo appropriate training as required by the Society.
- To understand, maintain and promote the workplace ethos at all times whilst undertaking your duties and responsibilities.
- Knowledge and understanding of the FCA Conduct Rules to ensure adherence at all times in all aspects of own job role

Behaviours

- Embrace the Society's values and demonstrate these in all aspects of the role Demonstrate a willingness to help others and other departments in times of increased workloads.
- Display and promote accountability and responsibility
- Remain professional and courteous to Members and visitor and staff at all times.

It is the intention of Penrith Building Society that this Job Description is seen as a guide to the major areas and duties for which the jobholder is accountable. However, the business may change and the jobholder's obligations may vary and develop. This Job Description should therefore be seen as a guide and not as a permanent, definitive and exhaustive statement.