

## Job Profile

Job Title: **Sales & Customer Support Representative**  
Company: **UK Credit Ltd**  
Location: **Norwich**  
Reports to: **Sales & Customer Support Team Leader**



### Main Purpose of Job

You will provide the first point of contact to customers on both inbound and outbound calls.

You will be responsible for guiding the customer through the loan application process & handling any queries they may have, ensuring the best outcome for the customer at all times.

You must be an excellent communicator, who is comfortable with telephony communication and written correspondence. You will interact with customers via web chat, text and email communications. You will be a pro-active team player.

You will deliver exceptional customer service and operate within a regulated environment ensuring that the most suitable product is obtained for the customer's individual needs.

### Primary Responsibilities

- Act as the customer's first point of contact and deliver an exceptional standard of customer service, building effective and supportive rapport via phone, email, web-chat and text tools
  - Create and manage customer records on the database accurately & efficiently, and update accordingly throughout customer interactions and the customer journey
  - Proactively responding to customer concerns, questions and queries, often relating to misunderstanding of the product / process by asking the customer open questions in order to understand customer's reservations or queries
  - Ask open questions in order to understand customer needs and personal circumstances, highlighting key features and benefits of the loan products to assist customers in making the appropriate decision for them
  - Complete electronic identification and credit checks. This could include requesting supporting evidence to be sent in from the customer
  - Ensure that all activities are conducted in line with both internal and external regulatory requirements and the concept of Treating Customers Fairly
  - Organise and prioritise your workload to manage cases effectively
  - Achieve performance and quality objectives as set by management, within the appropriate performance periods, whilst also adhering to all Company and regulatory requirements at all times
  - Undertake regular training and coaching sessions to hone skills and knowledge
  - Commit to being enthusiastic, tenacious, customer focussed, influential and self-motivated
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Key Competencies		
Personal Qualities	Customer Focus	<ul style="list-style-type: none"> <li>• Create a positive customer experience</li> <li>• Understand our customers wants and needs in order to achieve the best outcome for the customer; address and exceed expectation</li> <li>• Understand the importance and demonstrate the ability to deliver exceptional customer service at all times</li> </ul>
	Ethical	<ul style="list-style-type: none"> <li>• Achieve the right outcome for our customers</li> <li>• Always do the right thing by your colleagues and our customers</li> <li>• Take responsibility</li> <li>• Use integrity and be honest and open at all times</li> </ul>
	Professional	<ul style="list-style-type: none"> <li>• Pay attention to the Company principles &amp; values and follow them</li> <li>• Take work seriously, speak up if you have questions, ideas or concerns</li> <li>• Treat customers, colleagues and partners the way you would hope to be treated, in a pleasant and polite manner</li> </ul>
	Consistent Performer	<ul style="list-style-type: none"> <li>• Achieve key objectives in line with business objectives</li> <li>• Consistently work to a high standard</li> <li>• Emphasis on quality</li> </ul>
	Commitment	<ul style="list-style-type: none"> <li>• Show dedication, enthusiasm, inspiration and pride in your work</li> <li>• Effective engagement – feeling positive about doing a good job</li> <li>• Willingness to undertake continual training and coaching</li> </ul>
	Driven	<ul style="list-style-type: none"> <li>• Remain focused on the bigger picture as well as the smaller details</li> <li>• Find ways to succeed by finding solutions to problems</li> <li>• Have the extra energy required to make another effort or try a different approach</li> </ul>
Skills	Organisational	<ul style="list-style-type: none"> <li>• Outline your day, week and monthly schedule in order of priority</li> <li>• Effectively plan daily workload to ensure objectives are met and exceeded</li> <li>• Adopt a methodical approach and employ strong attention to detail</li> </ul>
	Effective Questioning & Listening	<ul style="list-style-type: none"> <li>• Listen sincerely and without agenda</li> <li>• Ask clarifying questions when the customer says something vague or that requires elaboration</li> <li>• Listen for underlying meanings, clues and respond accordingly</li> <li>• Ensure the customer understands our product and service by both highlighting key features and benefits and questioning skills</li> </ul>
	Strong Communication	<ul style="list-style-type: none"> <li>• Excellent written and verbal communication skills</li> <li>• Effective rapport building &amp; connecting with the customer</li> <li>• Positively influencing</li> </ul>
	Bridging the Gap	<ul style="list-style-type: none"> <li>• Effectively identify and handle underlying customer concerns</li> <li>• Identify and react to customers challenging queries in a positive manner and take a proactive approach in resolving issues or concerns</li> </ul>
	Recovers from Rejection	<ul style="list-style-type: none"> <li>• Don't take rejection personally &amp; remain professional</li> <li>• Convert anxiousness/negativity into positivity</li> </ul>
	Gains Commitment	<ul style="list-style-type: none"> <li>• Match the customer's needs and expectations and employ strong closing skills</li> </ul>
Knowledge	Customer	<ul style="list-style-type: none"> <li>• Understand customer demographics</li> </ul>
	Product	<ul style="list-style-type: none"> <li>• Sound knowledge of our product and ability to verbalise this to our customers</li> </ul>
	Compliance & Risk	<ul style="list-style-type: none"> <li>• Clear understanding of the FCA, DPA, TCF, fraud prevention and complaint handling</li> </ul>
	Market	<ul style="list-style-type: none"> <li>• Knowledge of the whole of the loan market and our competitors</li> </ul>
	System	<ul style="list-style-type: none"> <li>• Sound understanding and confident handling of computer / software / communication systems</li> </ul>

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Specific Accountabilities		
Delivery	KPI / Metrics	Explanation
Financial Returns	To be set on a monthly basis	All KPI's and Performance metrics for the upcoming month will be explained to you by your Manager
Commercial Success	UK Credit Ltd Profitability	To positively contribute to the profitability and success of UK Credit
Operational Effectiveness	Case Management	To Manage your float of cases in a professional and timely manner in line with the requirements detailed above
Corporate Governance	Adhering to stipulated policies and procedures	There are a number of stipulated policies and procedures that must be followed to ensure adherence to compliance requirements. Training will be provided to all job holders

Know How	
Educational Qualifications	Hold a good standard of secondary education with at least C-grades in Maths and English together with higher levels of education i.e. CEMAP or A Levels
Job Training / Experience	Previous experience in other customer service role is desirable but not essential Previous experience of working towards achieving objectives is highly desirable

Salary, working hours & benefits	
Salary	£17,000 to £23,000 basic (depending on experience) Company profit related bonus scheme
Working Hours	40 Hours On a shift basis you will cover the core business hours of 08:00 to 20:00 Monday to Friday. 1 Saturday every month to be worked, paid at time and a half (these hours may be flexed dependent upon business needs and priorities)
Holiday	21 days + bank holidays, increasing incrementally by 1 day per year (max 25 days)
Benefits	Pension contribution (3%) Private Medical Healthcare Death in Service 4 x salary