



Job Title: Credit Union Advisor

Location: St Raphael's Garda Credit Union, 1-2 Fox & Geese, Naas Road, Dublin 22

Terms: Full-time. Permanent

About Us: St Raphaels Garda Credit Union is Ireland's largest credit union with assets in excess of €580m and serves over 40,000 members nationally who are all members of An Garda Siochana and their immediate families. Established in 1964, the Credit Union is owned by its members and governed by a volunteer Board of Directors. In order to prepare the business for growth and to deliver the best possible service and standards to its membership, it is currently seeking to recruit new staff. This is an excellent opportunity for highly motivated ambitious individuals who are keen to join a winning team in a business that strives to lead the field as the largest in its sector, that puts its members' interests first and that seeks to achieve best in class standards.

The Role: The job holder is required to have the ability to work across all member facing areas and will have responsibility for delivering the highest possible service to members, including over the phone, face to face, through email and by carrying out administration on members' accounts. The job holder is required to operate the role assigned in accordance with the:

- Credit Union's policies, with specific emphasis on adherence to security and Anti Money Laundering(AML) policies
- Approved processes and procedures
- All current and future Regulatory & Compliance requirements applying to the Credit Union

Key Responsibilities:

- Answer calls professionally to the trained credit union standard. Take ownership of member complaints and resolve to member satisfaction.
- Provide members with product and service information both on a reactive and proactive basis.
- Update member data in line with Anti Money Laundering policy.
- Payments – provide administrative support for the processing of SEPA payments, contacting members if required. Amending payroll to ensure deductions are correct and processed appropriately.
- Processing – provide administrative support for the daily, weekly and monthly payment files within agreed SLA's with a core emphasis on accuracy.
- Member Records & Document Management – Update member data in line with AML policy, ensure all interactions with members are accurately stored via the document management system.
- Foreign Exchange order processing, reconciliation and distribution.



- Teller duties: Conducting member transactions. Providing friendly service to members, while ensuring that all transactions occur within appropriate AML guidelines.
- Service members accounts via electronic channels, responding to member emails in a professional and timely manner.
- General administrative work.
- Contribute to the migration of our members to our Digital Channels to ensure have the ability to self-serve if they wish
- Have the ability to take loan applications over the phone to contribute to the overall achievement of business objectives.

Skills & Competencies:

- Excellent communications skills, written, verbal and listening with a good conversational manner and has the ability to build rapport quickly.
- Ability to work on own initiative within a team dynamic. Consistently takes a methodical, structured and organized approach to tasks with high levels of accuracy, timely and efficient management of key activities and ability to work to tight deadlines.
- Strong working knowledge Microsoft Office products.
- A focus on solving problems, with the ability to take ownership of issues, recommend improvements and take the initiative in making decisions to arrive at solutions.
- Clearly has the capacity to adapt to change and a willingness to take on new tasks with a positive attitude.
- Consistently portrays the credit union in a positive, professional and supportive way when dealing with people both internally and externally and contributes to a harmonious and respectful working environment.
- Takes the initiative is getting things done and accepts responsibility for decisions made. Can apply policies and procedures with confidence and be accountable for actions taken.

Experience:

- A 3rd Level qualification in a relevant discipline is desirable but not a prerequisite.
- Experience in working in a financial services or office environment is desirable but not essential.

Other Information:

- Full training will be provided to the successful candidates.
- The contract is a Permanent Contract, with a probationary period of 6 months.
- Successful candidates will be expected to meet the Central Bank Fitness & Probity standards and be willing to further their education to meet the minimum competency standards as set out by the central bank such as the QFA, CUA, APA or other equivalent qualifications.

A very competitive employee benefits package is on offer to successful candidates.