THE CAMBRIDGE BUILDING SOCIETY

Customer Experience Adviser

KEY INFORMATION

Role: Customer Experience Adviser

Reports to: Branch / CCC Manager

Grade: 5

PURPOSE

Deliver an excellent customer experience by understanding customers' needs, helping them manage their accounts and resolving enquiries accurately and efficiently. Trusted relationships, explain products and services clearly, and take ownership of helping customers achieve their intended outcomes while following the societies policies, procedures and service standards.

CRITICAL SUCCESS FACTORS

Consistently deliver excellent customer service and good customer outcomes across every interaction.

Understand customers' savings and mortgage needs through relevant questions, providing clear information and appropriate referrals that support their objectives.

Resolve enquiries accurately and promptly, taking ownership and keeping customers informed until agreed actions are completed.

Maintain accurate records and complete transactions correctly, following required procedures and escalating risks or errors promptly.

Recognise customers who need additional support and adapt the service to their individual circumstances.

Meet agreed service, quality and productivity standards while maintaining fair treatment and good customer outcomes.

Demonstrate the required competence through training, assessments and the consistent application of coaching and feedback.

Work collaboratively and flexibly across Branches and Customer Contact Centre to maintain service and support team objectives.

BEHAVIOURS

Members First – puts members at the heart of branch decisions and creates meaningful customer relationships.

Exceed Expectations – leads the team to consistently deliver exceptional service and customer outcomes.

Make It Happen – takes ownership and turns opportunities into action.

Better Together – creates an inclusive team environment and develops team member to succeed.

Embrace Improvement – challenges existing ways of working and looks for opportunities to improve and grow.

Main Duties Within Role

- Provide a welcoming, professional and helpful service, treating customers fairly and adapting your approach to their circumstances and preferred way of communicating.
- Listen carefully, ask relevant questions and establish what the customer needs before explaining suitable options within the scope of your role.
- Give clear and accurate information about products, services, processes and next steps. Check understanding so customers can make informed decisions.
- Recognise when a customer may need additional support, record relevant needs appropriately and make reasonable service adjustment or seek support.
- Take ownership of enquiries through to resolution wherever possible. Make effective referrals and handovers, keeping customers informed and avoiding unnecessary repeat contact.
- Understand customer savings and mortgage needs by asking relevant questions, identifying suitable product or services within your authority, and making appropriate referrals to help them achieve their financial objectives.
- Identify opportunities to deepen customer relationships and support the societies growth through relevant conversations and referrals, without pressure or recommendations outside your authority.
- Process account applications, transactions, changes and other servicing request within your training and authority, completing required checks and maintaining accurate records.
- Help customers understand and manage their accounts, including relevant product conditions, maturity dates and required actions where applicable.
- Use the society systems and approved information sources effectively. Maintain complete and accurate records so colleagues can support the customer consistently.
- Identify and correct errors promptly, reporting issues and escalating exceptions in line with the Society's procedures.
- Follow the Society's policies, procedures and applicable require requirements relevant to the role, including customer identification, fraud prevention, information security, data protection and customer confidentiality.
- Support good customer outcomes and the Society's consumer duty commitments through clear communication, appropriate support and fair treatment.
- Recognise and promptly escalate suspected fraud, financial crime, security concerns, control weaknesses or potential customer harm through the appropriate route.
- Recognise complaints, record them accurately and resolve them within your authority or refer them properly to the appropriate colleague or team.
- Work within delegated authority and demonstrated competence. Seek guidance where request is complex, unfamiliar or outside your role.
- Work with colleagues across Branches, Customer Contact Centre and support teams to maintain service and complete customer request efficiently.
- Follow agreed rotas, schedules and working arrangements, notifying your manager properly of issues that may affect cover or customer service.
- Complete required learning and take part in coaching, observations and assessments under the Society's training and competency scheme.
- Use feedback to improve service and accuracy. Share customer insight and suggest practical improvements to processes and ways of working.
- Meet agreed objectives and service standards, balancing customer outcomes, quality, accuracy and productivity.
- Undertake any other duties and responsibilities that reasonably fall within the scope of the role.

Qualifications & Accreditations

- Minimum of 4 GCSE passes (or equivalent) Grade C or above including Maths and English – Essential

Skills

- Strong listening skills and clear telephone and written communication.
- Empathy and confidence in handling sensitive or difficult conversations.
- Ownership, problem-solving and timely follow-through.
- Accuracy when recording information and processing request.
- Effective organisation and ability to navigate relevant systems.
- Teamwork, adaptability and commitment to learning.

Job Holder Signature

Working across Branch and Customer Contact Centre

You may be asked to work in a Branch or Customer Contact Centre, depending on business requirements, customer demand and the need to maintain service. Assignments will take account of your skills, training and competence, with appropriate support provided before you undertake unfamiliar duties. Working arrangements will be managed in line with your agreed terms and conditions.

The core responsibilities below apply in both settings. Appendix A sets out the additional requirements when working in a branch, and Appendix B sets those when working in the Customer Contact Centre. Both appendices form part of this job description.

Appendix A – Branch Responsibilities

Welcome customers, established the purpose of their visit and manage ques and appointments so customers receive timely and appropriate support.

Conduct effective customer conversations in a suitable setting, protecting privacy and allowing additional time or assistance where needed.

Support account opening and servicing, including deposits, withdrawals, transfers, maturity enquiries and account changes, within neuro authority and branch procedures.

Explain relevant savings products and services and arrange referrals to the appropriate specialist when a customer’s needs fall outside your role.

Help customers use available digital services where appropriate, respecting their preferences and ability to access them.

Handle cash, cheques and other permitted transactions accurately, completing required checks and following transaction and cash limits.

Balance your till and reconcile relevant records is required. Report discrepancies promptly and follow the agreed investigation and escalation process.

Complete assigned branch checks and operational records accurately, maintaining clear evidence that is required demonstrating controls have been completed.

Support opening and closing procedures, cash security and other branch security duties only where trained and authorised.

Keep the customer area safe, accessible and presentable, and report premises, equipment or security issues promptly.

Support local customer relationships and community activity agreed with your manager, representing the society professionally.

Work with your manager and colleagues to provide appropriate floor and counter cover, including during brakes and busy periods.

Follow-up outstanding customer enquiries, appointments and referrals so agreed actions are completed and customers receive updates.

Support the branches or the contact centre when assigned, following the relevant procedures and working within your competence.

Appendix B – Customer Contact Centre

Handling incoming calls and other assigned customer contact channels professionally, using a clear, reassuring and helpful approach.

Complete required identity and security checks before discussing account information or actioning requests. Apply the relevant process for representatives and third parties.

Resolve enquiries about accounts, products and services accurately, using approved information and systems, and aim to complete the customer's request at the first contact where possible.

Complete permitted account servicing requests within your authority, explaining any limitations and arranging an effective handover where further action is needed.

Adapt your communication for customers who need additional support, including those who may have difficulty using telephone or digital services.

Support customers with digital access and online processes within your training, escalating technical or account issues appropriately.

Record the reason for contact, relevant customer needs, action taken and agreed next steps accurately in the approved systems.

Use contact reasoning codes and complete after contact work where required, ensuring records are sufficient for effective follow-up.

Manage assigned callbacks, messages and outstanding enquiries within agreed timescales. Tell customers when to expect a response.

Transfer or refer enquiries with sufficient information so customers do not need to repeat their circumstances unnecessarily.

Protect customer information when communicating remotely, using approved channels and checking detail before sending correspondence.

Follow agreed schedules, availability statuses and break arrangements to support service coverage, raising any difficulties promptly.

Meet agreed contact handling, quality and productivity standards while allowing the time needed to understand and resolve the customer's request.

Identify recurring contact reasons, service barriers and system issues, and share these with your manager to support improvements.

Participate in quality reviews and coaching, applying feedback to improve communication, accuracy, and customer outcomes.

Support branches or other customer service activities when assigned, following the relevant procedures and working within your competence.