

Job Description

Loan Assessor (Part - Time)

Join Smart Money Cymru Community Bank as a Part-Time Loan Assessor and help us deliver fair, responsible lending that supports members and communities across Wales.

Location: Caerphilly, with travel to our branches in Blackwood, Newport and Tredegar as required

Hours: Part Time, 18.5 hours per week, with occasional out-of-hours work as required

Salary: £13,879.32 a year - Part-time

About the role

As a Loan Assessor, you will review loan applications from members and make balanced, well-informed decisions in line with our lending policies, regulatory requirements and commitment to ethical lending. This is an opportunity to play an important role in supporting financial wellbeing, delivering excellent member service and helping us maintain a high-quality, efficient lending process.

Key duties and responsibilities

- Assess personal loan applications, reviewing affordability, creditworthiness and supporting information to make fair and responsible lending decisions.
- Verify applicant details, including income, expenditure, employment and credit history, ensuring all information is accurate and complete.
- Apply internal lending policies and relevant regulatory requirements consistently and confidently.
- Communicate lending decisions clearly, professionally and empathetically, offering alternative options where appropriate.
- Maintain accurate records and documentation in line with audit, compliance and data handling standards.
- Support service delivery across the wider customer adviser team when needed to help ensure daily operational priorities are met.
- Contribute to continuous improvement, public awareness of our products and services, and the overall member experience.
- Carry out any other duties reasonably required within the scope of the role.

Skills, experience and personal qualities

- Essential
- Experience in loan assessment, underwriting, financial services, customer service or an administrative role involving careful decision-making and attention to detail.
- Good understanding of affordability, creditworthiness and the importance of responsible lending.
- Strong analytical skills and the ability to make sound decisions based on evidence and policy.
- Excellent attention to detail, accuracy and record-keeping.
- Strong communication and interpersonal skills, with the ability to speak to members in a clear, professional and empathetic way.
- Good organisational skills, with the ability to prioritise work, meet deadlines and manage a busy workload.
- Ability to work independently and as part of a team.
- Good literacy, numeracy and IT skills, including Microsoft Office, particularly Word and Excel.
- A professional, flexible and confidential approach.
- Commitment to the values and purpose of Smart Money Cymru Community Bank and the wider credit union movement.
- Willingness to take part in training and ongoing development.

Desirable

- Previous experience in loan assessment or underwriting.
- Knowledge of lending regulations and compliance requirements within financial services.
- Experience using loan management systems or other financial software.
- Experience working in a member-focused, community-based or values-led organisation.
- Understanding of financial inclusion and the role of ethical lending in supporting communities.

Values & Culture



At Smart Money Cymru Community Bank, we are committed to fair and affordable financial services, ethical lending and strengthening local communities across Wales. We are looking for someone who shares our member-first approach and will help us deliver a trusted, supportive and high-quality service. Smart Money Cymru Community Bank describes its mission as saving and lending ethically and responsibly to support financial wellbeing and community impact across Wales.