Job Description

Credit Control & Recoveries Officer

Job Overview

Put your credit control skills to work in a role with purpose. Smart Money Cymru is looking for a Credit Control & Recoveries Officer who can combine effective debt recovery with a professional, empathetic approach to supporting members. Reporting to the Head of Operations, you will play a key role in managing loan arrears, protecting the credit union's resources and strengthening our lending and credit control processes.

You will take ownership of arrears cases, follow up missed payments and manage repayment arrangements, loan rescheduling, debt management plans and pursuing legal recovery and court enforcement where appropriate. Alongside maintaining accurate records, you will analyse arrears trends, identify risks and provide clear reports to management and the Board. You will also help improve procedures and systems, uphold quality and regulatory standards, keep colleagues informed of changes and provide occasional Customer Adviser cover.

You will bring a recognised qualification in credit control or consumer finance, or relevant practical experience, together with knowledge of processes and the regulatory environment for lending and arrears management. Confidence using lending and credit union systems, or comparable software, is important, alongside strong literacy, numeracy and Microsoft Word and Excel skills. You will be able to analyse information, solve problems and organise your workload accurately, meeting deadlines with minimal supervision.

We are looking for a confident communicator who can handle difficult conversations with empathy, professionalism and discretion. Reliable, self-motivated and calm under pressure, you will enjoy working with colleagues and volunteers, take pride in high standards and be willing to develop your skills. If you share Smart Money Cymru's values and the aims of the credit union movement, this is an opportunity to bring your expertise to work that matters.

Pay: £26,570.22 per year

Ability to commute/relocate:

- Caerphilly, Caerphilly: reliably commute or plan to relocate before starting work (preferred)

Education:

- GCSE or equivalent (preferred)

Work authorisation:

- United Kingdom (required)

Willingness to travel:

- 50% (preferred)

Work Location: In person