



**CCU**  
Credit Union

# Application Pack

Loan Officer January 2026

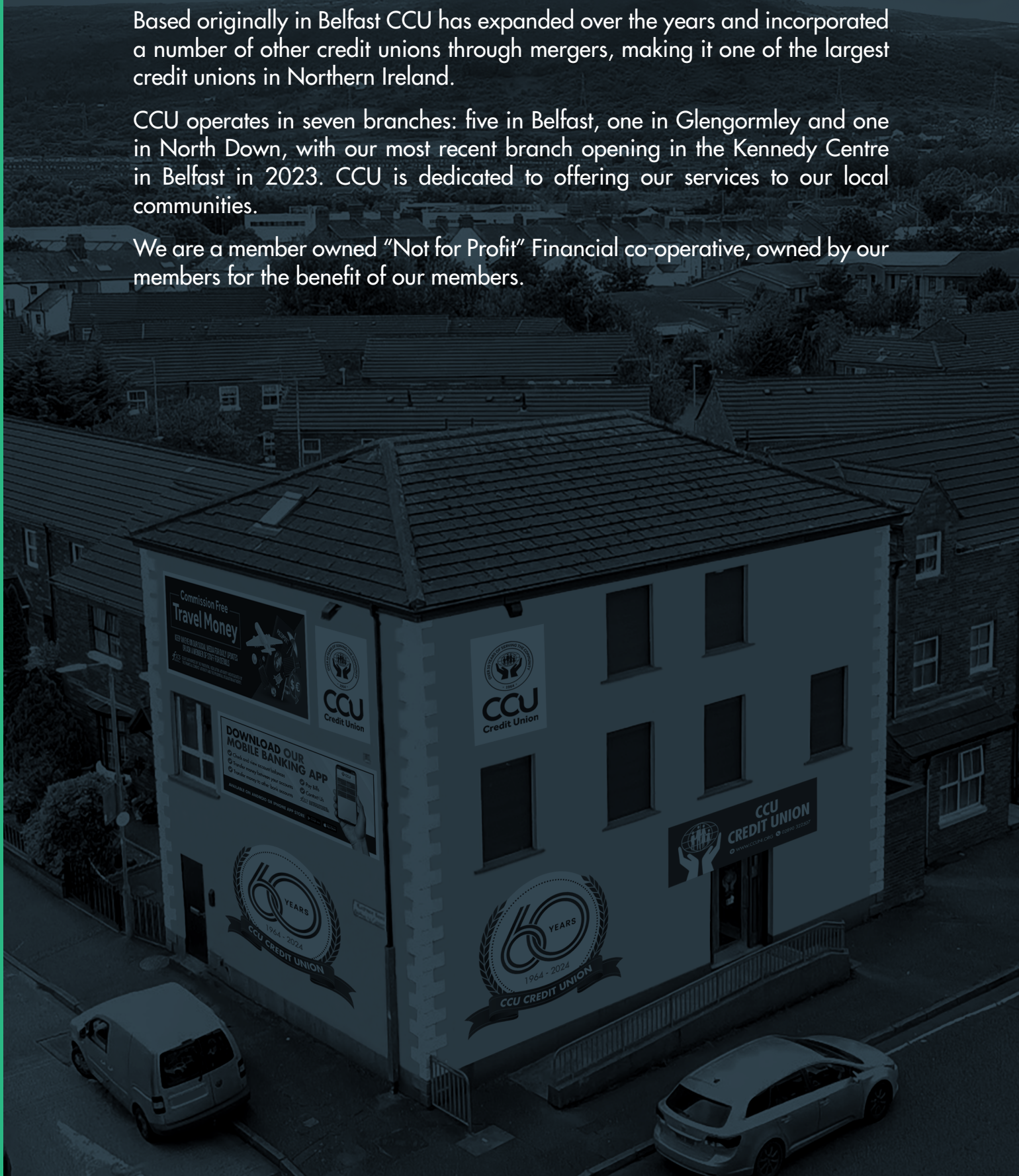
# ABOUT CCU

Established in 1964, with 83 members and share/savings of £680, CCU has grown steadily over the years and an indication of our success is our 31,500 strong memberships. CCU has assets in excess of Eighty-Five Million pounds and over Twenty-Five Million pounds out on loan to our members.

Based originally in Belfast CCU has expanded over the years and incorporated a number of other credit unions through mergers, making it one of the largest credit unions in Northern Ireland.

CCU operates in seven branches: five in Belfast, one in Glengormley and one in North Down, with our most recent branch opening in the Kennedy Centre in Belfast in 2023. CCU is dedicated to offering our services to our local communities.

We are a member owned "Not for Profit" Financial co-operative, owned by our members for the benefit of our members.





# JOB DESCRIPTION

## JOB TITLE **LOAN OFFICER**

### SUMMARY OF ROLE

Reporting directly to the Branch Area Manager, the successful candidate will be responsible for processing loan applications for Members while providing excellent customer service and promoting CCU loan products and services that are tailored to the individual.

### HOURLY RATE

£13.10

### KEY RESPONSIBILITIES

- Create and build a rapport with the Member and providing excellent customer service both face to face and over the phone when taking loan applications.
  - Offering a range of services available.
  - Dealing with and resolving Member queries when required.
- Follow company policies and procedures in line with Loan Officer duties.
  - Ensuring the correct documentation is collected, processed and uploaded to progress, e.g., POID and POA.
- Loan applications.
  - Income and expenditure.
  - Ensuring all data is recorded correctly and securely on progress.
  - Ensure proof of income is collected when required, record accurately ALL information gathered from members, ensuring data input and notes are a true and factual record of information obtained on all applications.
  - Assess loan applications and all other loan related matters by all means of communication in an orderly and compliant manner, within your lending authority.
  - Refer / defer loans to the Lending Team daily.
  - Responsible for the delivery of all loan decisions, delivering all decisions to members verbally and face to face with a duty of care and sensitivity.
- Daily admin duties including:
  - Scanning
  - Filing
- Complete all relevant training when required.

- Assisting with Cashier duties in line with business need and on request. Completing membership applications as per membership policy.
- Any other duties as directed by management team.

**The above is not an exhaustive list of duties and you will be expected to perform different tasks as necessitated by your changing role within the organisation and the overall business objectives of the organisation.**

## EXPERIENCE

### ESSENTIAL

- Minimum of 5 GCSEs (including English and Maths) or equivalent.
- Previous experience in financial services, banking, or customer service roles.
- Understanding of financial products, loan types, and relevant regulations.
- Awareness of GDPR, anti-money laundering (AML)
- Strong attention to detail and accuracy.
- Excellent interpersonal and communication skills (verbal and written).
- Good numerical and analytical ability.
- Problem-solving and decision-making skills.
- Proficiency in IT systems, databases, and MS Office (especially Excel).
- Full clean driving licence and access to own car – must be able to travel between branches.

### DESIRABLE

- Experience in loan processing, underwriting, or credit assessment
- Ability to interpret credit reports and apply lending criteria.
- Understanding of risk management and responsible lending.
- Experience handling confidential or sensitive information.

### ESSENTIAL SKILL SET

- Integrity and discretion.
- Professional and trustworthy demeanour.
- Ability to communicate clearly and professionally with stakeholders at all organisational levels.
- Motivated, proactive, and results-driven.
- Comfortable working under pressure and meeting deadlines.
- Flexible and be able to respond to changing business requirements, can do attitude.

## CONTACT US

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