

## Job Description

**Job title:** Money Adviser - National Debtline  
**Reports to:** Contact Centre Team Manager - National Debtline  
**Based at:** Birmingham (hybrid)

### Special Conditions:

35 hours per week. Flexible shifts, on rota basis, to cover service hours (9:00am to 8:00pm; Monday to Friday weekdays; 9:30am to 1:00pm Saturday, subject to review and business needs). Part time hours available (all requests considered but must be a minimum of 27.5 hours per week and would commence upon completion of training .Working hours during the initial training period will be 9am to 5pm. **11 days of mandatory on site training during onboarding training period.**

### Job Purpose:

- To provide advice and assistance to clients with debts across a range of delivery channels, as required.

### Key Responsibilities:

#### Provision of advice

- To provide tailored self-help and specialist money advice and support to clients, via telephone, email, letters, web chats, forums and other multimedia channels, and communicate with clients in a supportive, empathetic, non-judgemental manner, whilst ensuring that productivity and quality targets are met.

#### Communication

- To communicate actively and effectively through a variety of technology-based media, and participate in 1 to 1 discussions, QM feedback and team meetings on a remote basis
- To collaborate effectively and professionally with colleagues across the organisation on issues arising and to participate in problem-solving, across MAT services.
- To act as an ambassador for the Trust and its services, representing and promoting MAT and the MAT Contact Centre professionally, to both internal and external stakeholders, as required.

## **Administration**

- To ensure all required paperwork is completed accurately, comprehensively and in compliance with quality audit requirements and agreed time-scales.
- To submit requests for planned leave in a timely manner to meet operational requirements for service delivery, as required by MAT policies.
- To create and maintain client records, ensuring information is appropriate and accurate at all times.
- To adhere to internal processes for information management, ensuring that MAT data is accurate and reliable.
- To adhere to published work schedules.

## **Quality, compliance and risk**

- To identify cases where a debt solution may be appropriate, such as a Debt Management Plan (DMP), Debt Relief Order (DRO), Individual Voluntary Arrangement (IVA) etc., exploring all relevant options with clients, and in compliance with FCA regulations.
- To prepare and participate in coaching and support sessions and regular reviews, according to company procedures, as a basis for driving demonstrable improvement.
- To take responsibility for personal technical development, proactively addressing knowledge gaps to ensure that you are technically proficient in the role.
- Take steps to address and minimise client complaints in accordance with agreed MAT procedures.
- To follow MAT's "Support for Advice" policy, to ensure that any money advice related issue(s) which clients raise and which cannot initially be answered are dealt with according to MAT protocols, which may include self-guided research.

## **General requirements**

- To uphold good practice and implement the Trust's policies, procedures and quality systems.
- To promote MAT services externally as and when required.
- To undertake such duties as are appropriate to the role.
- To show commitment to the vision and values of the Trust.

# Person Specification

## **Qualifications - essential**

- Minimum Grade C or above in GCSE or equivalent experience

## **Knowledge and experience - essential**

- Proven experience in a telephony customer service role

## **Knowledge and experience – desirable**

- Debt or money advice experience
- Understanding of court procedures, tribunals or equivalent
- Knowledge of money advice processes, legislation and practice
- Knowledge of Consumer Credit Act provisions
- Research (e.g. social policy) and consultancy to other agencies.
- Experience of giving telephone advice
- Knowledge of housing matters such as security of tenure/homelessness
- Call Centre experience
- Knowledge of Scottish law in relation to debt
- Understanding of / experience of dealing with poor mental health, vulnerable and suicidal clients.

## **Skills and competencies – essential**

- Ability to work as part of a team and collaborate effectively with colleagues and stakeholders
- Proficient in a wide range of IT skills such as Word, Excel and Outlook as well as remote working applications such as Zoom and Teams
- Customer focused attitude, proactively seeking opportunities for improvement
- Excellent communication skills (verbal and written), able to engage with clients and colleagues confidently and concisely

- Strong administration skills, with the ability to plan and organise time and manage workload effectively ensuring deadlines are met.
- Ability to assimilate complex Information and communicate it to a non-technical audience
- Ability to empathise with and understand complex problems of users

### **Skills and competencies – desirable**

- Proficiency in use of Microsoft Dynamics CRM
- Advocacy / presentation

### **Personal qualities**

- Non-judgemental and empathetic attitude towards people in debt.
- Able to deal compassionately with challenging situations on a daily basis
- Resilient, with the ability to work under pressure, whilst meeting productivity and quality targets
- Ability to remain calm in difficult situations
- Commitment to continual learning, training and skills development in own time and in work
- Commitment to equal opportunities
- Proven ability to distance-learn.
- Self-motivated, a self-starter and able to work on own initiative, from home and with minimum supervision
- Ability to use own initiative, find solutions to day to day technological issues and effectively work as part of a team.
- Reflects the Trust's values of being balanced, supportive and innovative