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Lending Onboarding Officer

Reporting Line: Team Leader – Lending Onboarding
Role Level: 6
Location: Chester

About Us

We are Oxbury: The only UK bank dedicated to British agriculture. Founded by farmers, bankers, and technologists, we have combined the worlds of financial services, technology, and agriculture to provide bespoke financial products to support the rural economy.

Our mission is to create and grow a sustainable, customer-focused, and innovative bank that supports and champions the financial health of the rural economy.

About the Role

Working as part of our operations team in our Chester office, the Lending Onboarding officer's main priority will be managing cases through our onboarding journey for our lending products. This includes performing all due diligence checks and you will need to have the ability to investigate any queries escalating with our compliance area if required.

Our lending business is mainly secured by putting in place either Agricultural Charges, Land or Building Charges. The role requires building rapport and working closely with the Relationship Managers in instructing external solicitors and valuers. Management of your own cases through the process will mean working closely with the Oxbury credit team, external solicitors, or Land Registry in obtaining the necessary documents to be completed. Queries relating to titles are to be communicated to the Relationship Manager for a swift resolution. Oxbury aims to provide a refreshing service, one way we do this is by delivering on completion dates.

Role Responsibilities

- Undertake personal identity checks, plus Fraud and PEP checks where appropriate

- Undertake Business credit and verification checks

- Preparation of legal documentation which will includes Key Terms documents and Agricultural Charge documents

- Ensuring bank verification is complete

- Instruct valuers and solicitors to act on Oxbury's behalf

- Manage own cases from inception to pay out

- Prepare cases for pay-out

- Prepare and send out executed documentation

- Handle and resolve customer queries in a timely manner and to a high standard

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- Ensure we provide the resolution with the utmost level of customer service via telephone, email, or chat

- Strong communication skills, both written and verbal, and ability to tailor communication to a variety of audiences

- Understand the background of the query, do required research with the provided tools, and respond appropriately

- Work closely with our Relationship and Credit management teams

- Undergo the required training and regulatory training, applying it where it's required to process transactions

- On the front line, you will be the first to spot potential fraudulent activity or recognise vulnerable customer requirements ensuring that you report and escalate as required following policy and regulatory procedures

- A flexible approach providing cover and assistance around the business as required during the development stage including UAT

- Contribute to the development of a diverse and inclusive culture

- Understanding new campaigns ensuring that processes are followed to deliver a smooth customer journey

- Building strong relationships with the Relationship Managers to understand our existing customers when responding to queries

Minimum Skills / Experience

Required Skills / Experience

- Previous customer service experience

- Previous experience in a financial services environment

- Reliable, honest and can contribute to create a thriving culture

- Knowledge of regulatory policies within the financial services sector

- Technical skills, able to use a variety of systems

- Able to work in a fast-paced environment where change is embraced

- Keen attention to detail.

- Ability to communicate effectively to variety of stakeholders

Desirable Skills / Experience

- Agricultural experience

- Legal / paralegal experience

Interested in joining Oxbury?

Interested candidates should submit their CV and a brief covering letter outlining their experience in agriculture, any previous work experience and why they believe they are suitable for the role. To apply please click here.