



RHAND

Credit Union Co-operative Society Limited

Email: info@rhand.org.tt | Website: www.rhand.org.tt | Registered No. 38 on 27th, March 1947

57 – 61 Abercromby Street

51 Woodford Street

Bacolet Street

Port of Spain

Arima

Scarborough

Tel.# (868) 623-5920, (868) 624-8708/9, (868) 627-4263

Tel.# (868) 664-1181 / (868) 667-3742

Tel.# (868) 635-0127, (868) 639-4854

Fax # (868) 627-0887, (868) 625-3161, (868) 623-1609

Fax # (868) 667-6051

Fax # (868) 660-7452, (868) 635-0120

VACANCY

Position: Clerk II- Credit Administration

Duration of Job: Permanent Position with a six (6) month probationary period

Location: ARIMA

Summary: Responsible for providing excellent customer service to the Credit Union's members and more specifically loan applications. He/she must have experience in analysing credit history as the foundation of making decisions that are mutually beneficial to the Credit Union and the member. He/she will be expected to keep abreast of all the products and services and consistently cross-sell same.

Key Duties and Responsibilities:

- Interviews members / loan applicants and processes all applications in a timely and efficient manner up to the prescribed limit set by the Board of Directors.
- Verifies all necessary information / documents provided by members in compliance with prescribed process and regulations.
- Conducts credit enquiries for loan applicants, verifies debts and all other relevant data
- Maintains and updates member account information within prescribed timelines and with all relevant data
- Provides sound and sensitive feedback to applicants, provides financial counselling as needed
- Prepares / reviews security documents for loans
- Provides excellent customer services to stakeholders via all forms of communication (in-person, telephone, email etc)
- Remains constantly updated on all the Credit Union's products and services and actively cross-sells same.
- Assists with the preparation of scheduled and ad hoc reports as requested and/or required
- Actively markets and cross sells the products and services offered by the Credit Union. Actively promotes new initiatives, promotions etc
- Performs other duties and responsibilities which may be assigned as necessary.

Education requirements:

- Associate Degree (or equivalent) in Accounting, Finance, Business Management or related discipline
- Proficiency with relevant Credit / Accounting software an asset

M. MINGUELL

E. WALKER

M. GIBBS

M. ROUFF

R. COOPER

President

Vice President

Secretary

Asst. Secretary

Treasurer



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Experience:

- Minimum of three (3) years continuous and relevant experience in a Financial Institution / Credit Administration
- Working knowledge of the application of credit underwriting principles
- Knowledge of relevant legislation and Credit Administration best practices an asset
- A combination of experience and qualifications may be considered

Competencies:

- Working knowledge and experience in Credit Administration specifically loan underwriting.
- Working knowledge of credit policies and procedures
- Demonstrated competence in the use of Microsoft Office Software Package especially Excel and Word.
- Working knowledge of a Credit Union (or Bank) operations, structures, risk management, internal controls, processes, products and services will be an asset.
- Must be able to work with confidential information in a highly sensitive position
- Good report writing, analytical and problem-solving skills
- Meticulous, strong attention to detail
- Able to train, mentor and coach team members as needed.
- Must be a good communicator – with the ability to interact with all stakeholders including the Management team, internal and external stakeholders.
- Must be able to foster and maintain a cooperative work environment

Applications with complete Résumé should be addressed to:

**Human Resource Manager
RHAND Credit Union Co-operative Society Limited
#57-61 Abercromby Street
PORT OF SPAIN**

Email: hr@rhand.org.tt (Subject: Clerk II- Credit Administration-Arima)

The closing date for receipt of applications is: 4:00 pm on Monday 11th February, 2019

NB: We thank you for your interest in working with RHAND Credit Union – please note, only short-listed applicants will be contacted.

M. MINGUELL

E. WALKER

M. GIBBS

M. ROUFF

R. COOPER

President

Vice President

Secretary

Asst. Secretary

Treasurer