



Charity
bank

June 2025

Apprentice- Savings Operations Support

About Charity Bank

Charity Bank is the loans and savings bank for people who want to make the world a better place.

Our vision is for a society that fosters vibrant communities and a healthy planet, giving every individual the opportunity to thrive. Charity Bank is 'of the sector and for the sector', 100% owned by charities and social purpose investors and dedicated to supporting UK charities and social enterprises.

We use our savers' money to make much needed loans to enterprising organisations working to create lasting social change in communities across the UK. Since 2002, we have used the money saved with us to provide over £350 million of loan finance to a wide range of organisations across the arts, community, education, environment, faith, health, housing, regeneration, social care and sports sectors.

Our loans are used for a wide range of purposes, from providing accommodation for vulnerable refugees to action sports centres for young people looking for a safe place to skate to residential and respite care centres for those with profound disabilities.

Our co-workers are inspired by the organisations that we support and highly motivated to better equip these charities and social enterprises to help the disadvantaged, enrich lives and make our communities better places to live.



Charity Bank borrower,
Magpas Air Ambulance.



Charity Bank borrower,
Extern Homes.

Why work for us?

No matter what your role is at Charity Bank, you will be making an essential contribution to the positive social value creation that is the very reason for Charity Bank's existence.

For every loan that we make and the impact that this has on the organisations we lend to and the people that they serve, we can all say, "Wow, look what we helped to create!"

If your values align with Charity Bank's, the role matches what you are looking for, and our mission and work excites you – we invite you to apply to join us!

Equality, Diversity and Inclusion

At Charity Bank, we want our team to reflect the diverse communities, organisations, and people that we work with. We are committed to being an inclusive employer and great place to work and we strongly encourage applicants from diverse backgrounds to apply.

We have implemented policies to support this aim and are proud to offer flexible working practices and a caring culture. If you need any reasonable adjustments for any part of the recruitment process and/or working environment, please let us know, in confidence, so we can discuss these with you.



Values

Working in harmony

Mutual respect

Being the change

Role Profile

Job Title: **Apprentice - Savings Operations Support**

Contract: **18-month fixed term contract (FTC); Level 3 Apprenticeship, including day release.**

Location: **Tonbridge**

Responsible to: **Head of Savings Operations**

Date: **June 2025**

IF YOU HAVE JUST COMPLETED YOUR GCSEs AND ARE WAITING FOR YOUR RESULTS AND YOUR PREDICTED GRADES IN MATHS AND ENGLISH ARE GRADE 4 OR ABOVE, PLEASE ANSWER 'YES' TO THE TWO RELEVANT MULTIPLE CHOICE QUESTIONS WHEN APPLYING USING APPLIED.

Purpose of the Role:

Support the Savings Operations Team in achieving objectives and activities in a high-volume environment. Deliver outstanding service to the Bank's savers, processing deposit administrative tasks efficiently and in accordance with the Bank's policies & procedures.

Key Contacts

- Internally – Work closely with a broad range of staff, including liaison with Reception, IT, Projects, Compliance, Savings Product and Lending Services.
- Externally – Work closely with a broad range of external parties including our savers and general enquiries coming into Charity Bank.

Other Requirements:

- Some requirements for out-of-normal-hours working, in times of heavy workload within the team.

Key Accountabilities - Savings Operations Support

1. Customer handling:

- Ensure that saver account requests are promptly receipted and actioned and that general enquiries are responded to in a timely manner whether by telephone, letter or email.
- Ensure compliance with Data Protection rules and regulations to maintain client confidentiality. Operate within the Conduct Risk framework, including Treating Customers Fairly and adhering to the principles of Consumer Duty to deliver good outcomes for savers.
- A main point of contact for incoming telephone calls and emails, responding or re-routing them as appropriate.
- Open and log daily incoming post and distribute quickly; frank outgoing post, including the banking of cheques.

Role Profile

2. Deposit accounts:

- Process account maturities, closures or withdrawals and assist with maintaining appropriate audit records.
- Process deposit accounts credits received by cheque or electronic payment.
- Support with the opening of new account applications received via the online origination platform.
- Process postal applications on Aurius (core banking platform), electronically scanning account forms, ensuring there is a clear audit trail and that transactions are compliant with the Bank's policies and a right first-time culture is achieved.

3. Banking:

- Enter deposit data into Aurius, meticulously conducting account reconciliations and investigating any unusual items; generate accurate reports from the banking system and bespoke databases.
- Deposit the Bank's cheques daily and ensure records for transactions are recorded accurately.
- Monitor daily work volumes and prioritise tasks to ensure the departmental service level agreement is met.

4. General Operations:

- Ad hoc office administration including filing, scanning, cleansing data and data entry.
- Prepare and issue mail merges via email or postal means.

Person Specification

	Essential	Desirable
Experience	<ul style="list-style-type: none"> ▪ Customer service experience ▪ Microsoft applications (Word, Excel, SharePoint, Outlook) 	<ul style="list-style-type: none"> ▪ Document writing
Attainments	<ul style="list-style-type: none"> ▪ Educated to at least GCSE standard including equivalent (or predicted) 9-4 grades in Maths and English Language or equivalent ▪ Good standard of written and oral English ▪ Confident telephone manner 	<ul style="list-style-type: none"> ▪ A levels or equivalent
Special Aptitudes	<ul style="list-style-type: none"> ▪ High degree of accuracy and attention to detail with an analytical approach ▪ Excellent communication skills, both verbal and written ▪ Computer literate with a basic knowledge of MS Office, Outlook, Word, Excel ▪ Numerate 	
Disposition	<ul style="list-style-type: none"> ▪ Able to work with minimal supervision ▪ Passionate about providing excellent service ▪ Problem solver ▪ Ability to prioritise and manage workload in an ever-changing environment ▪ Team player ▪ Keen to learn 	
Thinking Style	<ul style="list-style-type: none"> ▪ Organised and methodical 	
Circumstances	<ul style="list-style-type: none"> ▪ Able to work additional hours on occasions when volumes or deadlines dictate ▪ Able to commute to Tonbridge 5 days a week and to Maidstone for day release at college one day a week (alternate weeks) 	

The Four-Day Week

Redefining Work-Life Balance

At Charity Bank, we prioritise the well-being of our team members alongside the pursuit of our social mission. The Charity Bank four-day week is an innovative initiative that sets us apart in fostering a thriving workplace culture.

Why the Charity Bank Four-Day Week?

Our belief is simple: a supported and motivated team delivers exceptional customer service and propels us toward our social goals. By offering all staff the opportunity to work four days a week with full-time pay, we prioritise a healthy work-life balance, boost morale, and enhance overall job satisfaction.

How it works:

Our four-day week consists of 32 hours, typically spread across four eight-hour days, allowing employees the flexibility to choose either a Friday or Monday as their day off.

Days off are protected and treated like weekends, ensuring uninterrupted personal time. The arrangement is flexible, adapting to part-time employees on a pro-rata basis.

Commitment to Productivity and Continuous Improvement:

The four-day week is not merely a benefit but a mutual commitment. In exchange for increased productivity, we challenge established ways of working, constantly seeking opportunities to improve processes and enhance efficiency across the team and organisation.

Apprenticeships:

To accommodate day release at college and to maximise the apprentice's experience and training, for the duration of the 18-month apprenticeship contract, this role will be 32 hours a week Monday to Friday, to include one day every other week on day release at college in Maidstone. The apprentice will still benefit from a 32-hour week as a typical day would be around 6.5 hours (based on day release being approx. 6 hours per day).

Key Features:

1. **Work-Life Balance:** Our four-day week promotes an improved work-life balance, granting more time for personal pursuits, family, and self-care.
2. **Full Pay:** Despite fewer hours, employees receive equal compensation, recognising and rewarding their commitment.
3. **Productivity Boost:** The strategic four-day week enhances productivity, with studies showing increased focus, creativity, and efficiency.
4. **Equality and Diversity:** Our four-day week and flexible working policy align with our goal of fostering an inclusive and positive employee experience. We actively promote equal opportunity, attract diverse talent, and support personal growth.
5. **Social Mission Support:** Prioritising team well-being empowers contributions to our social mission, creating a positive ripple effect for both employees and the communities we serve.

For more information and FAQs, visit www.charitybank.org. Join us in redefining the workplace and making a lasting impact.



Charity Bank
borrower, René
House CIC.

The benefits

In addition to salary Charity Bank offers a generous benefits package.

- **Annual Leave** – 160 hours per annum plus bank holidays, pro-rata in year of joining (and also for part-time), with opportunity in increase to a maximum of 192 hours per annum (pro-rata)
- **Four Day Week** – supporting work-life balance.
- **WeCare** – free access to online 24/7 GP and Second Medical Opinion service
- **Employee Assistance Programme** – Health/Work/Life concerns 24/365
- **Perkbox** – employee discounts and deals to help save money
- **Contributory Pension Scheme** – auto enrolment in place
- **Life Assurance** – 4 x salary paid to beneficiaries if death in service
- **Private Medical Cover**, subject to eligibility criteria
- **Enhanced absence payments** – including maternity, paternity, adoption, shared parental leave, and sickness, subject to eligibility criteria
- **Give as You Earn Scheme** – charity donations of up to £250 per annum are matched by Charity Bank
- **Additional Annual Leave Purchase Scheme** – up to 32 hours per annum (pro-rata) to a maximum of 224 hours per annum, (pro-rata)
- **Group Income Protection**
- **Cycle to Work Scheme**





Registered Office:

The Charity Bank Limited, Fosse House,
182 High Street, Tonbridge, TN9 1BE.
Company registered in England and
Wales No. 4330018. Authorised by the
Prudential Regulation Authority and
regulated by the Financial Conduct
Authority and the Prudential Regulation
Authority. Financial Services Register
No.207701. Member of the Financial
Services Compensation Scheme (FSCS).

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Charity Bank borrower, Leigh
Miners Rangers.