

Charity
bank

January 2026

Lending Services Officer



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.



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:	Lending Services Officer
Contract:	Permanent, Full-Time (part-time and flexible working considered)
Location:	Office base, Tonbridge (hybrid and remote working available)
Responsible to:	Head of Lending Services
Direct Reports:	None
Date:	January 2026

Overall Purpose of the Role:

1. Provide administrative support to the Lending Services team and assist in taking loans from approval through to completion and drawdown, including legal due diligence and satisfaction of conditions precedent and other loan conditions in accordance with the terms of sanction and the relevant bank policy/procedure manuals.
2. Provide post-drawdown administrative support to the Lending Services team, as well as the Impact Lending (IL), Social Investment Solutions (SIS), Portfolio Management Unit (PMU) and Credit teams, including *inter alia* repayments, security amendments, valuations, loan variations, interest rate changes, loan closures, release of security and ongoing AML due diligence.
3. Support Lending Services, IL, SIS and Credit teams on pre-sanction lending opportunities.
4. Work closely with internal and external parties, in particular colleagues in IL, SIS, PMU, Credit and Finance, to ensure the bank achieves its mission, business plan targets and best-in-class service whilst protecting the bank from undue risks.

Dimensions of the Role:

Key Contacts:

- Internal - work closely with a broad range of colleagues/departments across the bank, in particular the Credit, IL, SIS, PMU and Finance teams.
- External - work with a broad range of external parties including borrowers, legal, accounting and property professionals, Companies House and the Charity Commission.

Key Accountabilities:

1. To assist the Lending Services Team with administrative tasks relating to both the loan book and the approved pipeline.
2. Instruct professional advisors in accordance with the bank's policies and procedures (including internal authorisations in accordance with the Procurement Policy).
3. Liaise with borrowers, solicitors and other counterparts to ensure conditions precedent and other conditions are completed prior to drawdown.
4. Inform relevant colleagues within Lending Services, Credit, IL and SIS on the progress of loans.

5. Update and maintain accurately all records including Aurius.
6. Assist in the maintenance of loan documentation and security post-drawdown including processing prepayments, account changes and closures, including completing formalities for changes of trustees, changes of borrower names etc.
7. Support the Head of Lending Services or Head of Lending Journey Transformation on ad hoc projects.
8. Arrange the collection of loan fees due to the bank and other lenders where appropriate.
9. Run the monthly Direct Debit for loan repayments and ensure the Head of Lending Services and relevant colleagues in Credit, IL, SIS and PMU are promptly notified of any unpaid Direct Debits.
10. Post out loan statements, both on a daily basis and for the bulk six monthly statement run.
11. Assist the Lending Services Team in file management, including day to day filing, and maintenance of existing files.
12. Support Lending Services, IL, SIS and Credit on lending opportunities pre-sanction.
13. Recommend new procedures or documentation to improve processes and provide a best-in-class service whilst mitigating, where possible, the legal and operational risks.

Person Specification

	Essential	Desirable
Experience	<ul style="list-style-type: none">▪ Strong customer services background▪ Experience within an office environment▪ Strong administrative and process improvement skills	<ul style="list-style-type: none">▪ Knowledge/experience of the voluntary/social and/or banking/lending sectors
Attainments	<ul style="list-style-type: none">▪ Good standard of Maths and English▪ Computer-literacy particularly Word and Excel	
Special Aptitudes	<ul style="list-style-type: none">▪ A team player with strong interpersonal skills, able to communicate and work effectively with all levels of staff, borrowers, and professional advisers.▪ Excellent communicator – both orally and written▪ Strong organisational skills, excellent at prioritising and managing own time.▪ Ability to work on own initiative.▪ Excellent attention to detail▪ Flexibility and adaptability▪ Critical thinking and problem-solving skills▪ Pragmatic whilst maintaining standards.	<ul style="list-style-type: none">▪ Empathy for the bank's mission and values
Disposition	<ul style="list-style-type: none">▪ Supports the principles of equality of opportunity, showing respect for diversity & differences.	
Thinking Style	<ul style="list-style-type: none">▪ Shows a high degree of personal integrity; quickly engenders trust with staff and peers.▪ Flexible in style and approach, able to adapt to new situations requiring new skills.▪ Driven, tenacious and solutions focused.	

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.

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.



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 the opportunity to increase to a maximum of 192 hours per annum (pro-rata)
- **Four Day Week** - supporting work-life balance
- **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)
- **Electric Vehicle Lease (Salary Exchange)** - Go green and save on Tax and NI. Subject to eligibility criteria.
- **Group Income Protection**
- **Car or Season Ticket Loan Scheme**
- **Cycle to Work and Cycle Loan Scheme**
- **Computer Loan Scheme**



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Charity Bank borrower, Leigh
Miners Rangers .