

Bank or Building Society Customer Adviser

Bank or building society customer service advisers work in a retail branch dealing with customers face to face or in an office providing phone support. They help customers to manage their finances and make them aware of financial products, such as savings accounts and loans. They usually have sales targets to meet.

The Work

You could be:

- dealing with customers face to face at the counter, or over the phone, answering enquiries and giving advice
- promoting and selling the company's products and services either face to face or on the telephone
- using a computer to process transactions such as paying money in or out of accounts or calculating interest
- setting up bank accounts or arranging home or car insurance for new customers
- balancing money and computerised records at the end of the day
- identifying customers' needs to create new sales leads
- processing information such as applications for loans and mortgages
- general administrative tasks such as processing mail or updating accounts records.

Pay

The figures below are only a guide. Actual salaries may vary, depending on:

- where you work
- the size of the company or organisation you work for
- the demand for the job.

Salaries are up to around £26,000 a year, rising to around £30,000 a year at supervisory levels.

Bonus schemes can increase your salary, with additional benefits on offer. These include company pension scheme, insurance cover, company products at reduced rates (such as interest free loans) or shares options.

Conditions

- Depending on your job, you work in an open plan public office or at a counter.
- In a branch or office you work normal office hours with some late evenings or Saturdays.
- You usually have to wear a uniform. If not, you must dress smartly.

Getting In

- Most banks and building societies prefer applicants to have 3 or more subjects at National 4 or 5 including English and Maths, or an equivalent qualification.
- It can be an advantage if you have some customer service or sales experience.

- You may have to take an aptitude test.
- It is useful to have experience in sales or business or dealing with the public.
- Studying for a Foundation Apprenticeship while in fifth and sixth year at school could be an advantage to getting into a job. Entry requirements vary between colleges, but you usually require 3 subjects at National 5 including English and Maths.
- A Scottish Vocational Qualification (SVQ) or similar qualification in a business subject may be useful.
- You may be able to get in through a Modern Apprenticeship in Providing Financial Services. Several banks, including Lloyds Banking Group (including Bank of Scotland), RBS and Santander have apprenticeship programmes.
- Some companies run a credit check on you before they employ you.
- You will require a satisfactory criminal record check from Disclosure Scotland to show that you are suitable for this type of work. Contact Disclosure Scotland for details on the type you would need.

There are jobs in branches throughout the UK, in head offices in major cities, in regional centres and in customer contact centres in large towns and cities. You would find jobs advertised in Jobcentre Plus offices, on the [Find a Job](#) website and on bank and building society websites.

What Does It Take

You need to be:

- friendly, calm and tactful
- persuasive and confident
- accurate
- able to follow procedures
- honest and reliable
- organised and focused
- a good team worker.

You should have:

- good computer skills
- strong communication skills
- good customer service skills
- good number and money handling skills
- a high level of motivation.

Training

Most banks and building societies encourage and often support staff through a range of qualifications.

- Initial training will be on the job.
- If you get a Modern Apprenticeship you would work towards SVQs at SCQF Level 6 in Providing Financial Services.
- The London Institute of Banking and Finance offers a wide range of qualifications, including the Certificate in Retail and Digital Banking (CertRDB). You can take these through distance learning, and there are no set

entry requirements.

Getting On

- Banks and building societies have structured promotion schemes. You may need to move around the country with promotions.
- You may move on to become a personal financial adviser.
- You might move into specialist areas of the work, such as business customer service, investment operations, training or mortgage administration.
- You might move into management with promotion and training.
- With a qualification from Chartered Institute of Bankers in Scotland or another body such as the Institute of Chartered Accountants in Scotland, or the Association of Corporate Treasurers, you may choose to go into other areas of the financial services industry.

Contacts

Chartered Banker Institute

Tel: 0131 473 7777

Email: info@charteredbanker.com

Website: www.charteredbanker.com

X: [@charteredbanker](https://twitter.com/charteredbanker)

Facebook: www.facebook.com/charteredbanker

Statistics

Employment Status UK %

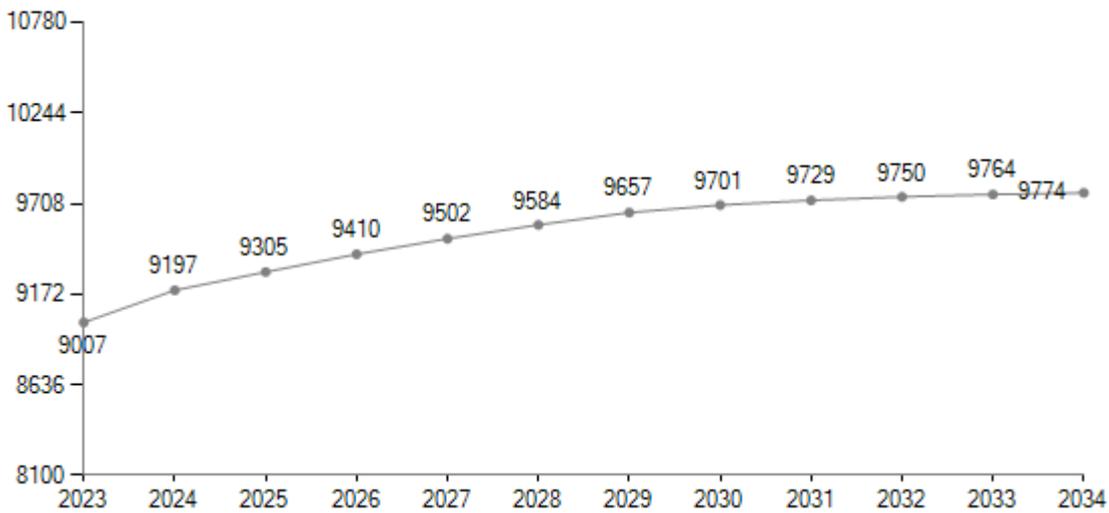


Past Unemployment - Scotland

No Claimant statistics available for Scotland.

LMI data powered by [LMI for All](#)

Predicted Employment in Scotland



LMI data powered by [Lightcast](#)