

May 2026

Job Specification

Position Title: Money Adviser - Business Debtline

Location: Birmingham, Hybrid

Reports To: Head of Operations – Business Debtline

Special Conditions: Scheduled shifts, on rota basis, to cover service hours (currently 9am to 8pm; Mon-Fri weekdays)

Job Overview: To provide advice and assistance to self-employed and small/micro businesses with debts across a range of delivery channels, as required.

Key Responsibilities:

Provision of advice

- To provide tailored self-help specialist money advice and support to self-employed and small/micro businesses, via telephone, email, web chats, forums and other multimedia channels.
- Communicating with clients in a supportive, empathetic, non-judgemental manner, whilst ensuring that productivity and quality targets are met.

Communication

- To communicate actively and effectively through a variety of technology-based media and participate in 1 to 1 discussions, QM feedback and team meetings etc.
- To collaborate effectively and professionally with colleagues across the organisation on issues arising and to participate in problem-solving, across Money Advice Trust services.
- To act as an ambassador for the Money Advice Trust (MAT) and its services, representing and promoting MAT and the MAT Contact Centre professionally, to both internal and external stakeholders, as required.

Administration

- Troubleshoot day to day technological issues.
- To ensure all required work is completed accurately, comprehensively and in compliance with quality audit requirements and agreed timescales.
- To submit requests for planned leave in a timely manner to meet operational requirements for service delivery, as required by Money Advice Trust policies.
- To create and maintain client records, ensuring information is appropriate and accurate at all times.
- To adhere to internal processes for information management, ensuring that MAT data is accurate and reliable.
- To adhere to published work schedules.

Quality, compliance and risk

- To identify cases where a debt solution may be appropriate, such as a Debt Management Plan (DMP), Debt Relief Order (DRO), Individual Voluntary Arrangement (IVA) etc, exploring all relevant options with clients, and in compliance with FCA regulations.
- To prepare and participate in coaching and support sessions and regular reviews, according to company procedures, as a basis for driving demonstrable improvement.
- To take responsibility for personal technical development, proactively addressing knowledge gaps to ensure that you are technically proficient in the role.
- Take steps to address and minimise client complaints in accordance with agreed MAT procedures.
- To follow MAT's "Support for Advice" policy, to ensure that any money advice related issue(s) which clients raise and which cannot initially be answered are dealt with according to MAT protocols, which may include self-guided research.

General requirements

- To uphold good practice and implement Money Advice Trust's policies, procedures and quality systems.
- To promote Money Advice Trust services externally as and when required.
- To undertake such duties as are appropriate to the role.
- To show commitment to the vision and values of the Money Advice Trust.

Essential Skills:

- Ability to work as part of a team and collaborate effectively with colleagues and stakeholders
- Proficient in a wide range of IT skills such as Word, Excel and Outlook as well as remote working applications such as Zoom and Teams
- Customer focused attitude, proactively seeking opportunities for improvement
- Excellent communication skills (verbal and written), able to engage with clients and colleagues confidently and concisely
- Strong administration skills, with the ability to plan and organise time and manage workload effectively ensuring deadlines are met.
- Ability to assimilate complex information and communicate it to a non-technical audience.
- Ability to empathise with and understand complex problems of users.

Desirable Skills / Knowledge / Experience:

- Proven experience in a telephony customer service role
- Contact Centre experience
- 18 months' recent full time (or part time equivalent) experience in delivery of money advice
- Understanding of court procedures, tribunals or equivalent.
- Knowledge of money advice processes, legislation and practice.
- Knowledge of Consumer Credit Act provisions.
- Knowledge of business trading statuses

- Knowledge/experience of the money claims process for both the creditor and the debtor.
- Experience with different types of bailiffs, including High Court bailiffs
- Experience of business debts.
- Knowledge of UK Tax legislation
- Research (e.g. social policy) and consultancy to other agencies
- Experience of giving telephone advice
- Knowledge of housing matters such as security of tenure/homelessness
- Knowledge of Scottish law in relation to debt
- Proficiency in use of Microsoft Dynamics CRM
- Advocacy/presentation

Essential Qualifications:

- Minimum Grade C / 4 or above in GCSE or equivalent experience

Personal Qualities:

- Non-judgemental and empathetic attitude towards people in debt. Able to deal compassionately with challenging situations
- Resilient, with the ability to work under pressure, whilst meeting productivity and quality targets
- Ability to remain calm in difficult situations
- Commitment to continual learning, training and skills development in own time as well as in work
- Proven ability to distance learn
- Self-motivated, self-starter and able to work on own initiative, from home and with minimal supervision
- Ability to use own initiative and find solutions to day-to-day technological issues and effectively work as part of a team
- Commitment to the values of the Trust which are to:
 - We put people first
 - We support each other
 - We solve problems
- Commitment to the objectives of the Trust which are to:
 - Transform
 - Prevent
 - Broaden