

## Head of Lending, Lending Team Health Services Staffs Credit Union -18<sup>th</sup> May 2026

<b>Position:</b>	Lending Manager
<b>Contract:</b>	Permanent
<b>Reporting To:</b>	Chief Operating Officer
<b>Location:</b>	High Street, Dublin 8
<b>Remuneration:</b>	Competitive and depending on relevant experience & qualifications* Annual Leave 30 days Occupational Pension Scheme

Health Services Staffs Credit Union (HSSCU) is currently hiring a Head of Lending. This is a fantastic opportunity for someone who is self-motivated, good with people, has a strong background in lending at a senior level and holds the relevant qualifications.

HSSCU is one of the largest Credit Unions in the Republic of Ireland and currently boasts the largest loan book with €312 million in loans to our members. Serving a national common bond; we have more than 77,000 members to whom we provide a strong suite of competitive financial products.

We now have an exciting opportunity to lead a fast-paced team in a challenging and rewarding role, aligning the lending function with HSSCU's strategic objectives, and working under the guidance and direction of the Chief Operating Officer.

The contracted hours for this post are 35 per week Monday to Friday.

### **Role Description:**

The Head of Lending leads the delivery of efficient, high-quality lending services, overseeing the underwriting, developing systems and processing and approval/referral of member lending requests (including loans, overdrafts, reschedules, mortgages and other credit extensions) in line with HSSCU's Loans Policy. The role supports robust decision-making, including participation in the Combined Authority for more complex applications, and provides lending support and guidance to the Credit Committee and Board of Directors.

The Head of Lending develops and coaches the lending team, drives continuous improvement of procedures and policies, and works to enhance the loan book in line with HSSCU's Strategic Plan, monitoring and reporting relevant lending KPIs. The role provides insight to the Leadership Team on internal and external lending trends, contributes to wider organisational priorities including risk management, compliance, resilience management and oversight of material suppliers, and undertakes horizon scanning to anticipate changes in the external environment that may impact HSSCU.

### **Main Duties**

- Lead and oversee all lending activity, ensuring efficient, compliant, high quality end-to-end underwriting, processing and decision-making.
- Approve lending within delegated limits and participate in Combined Authority and mortgage approvals (Special Committee) as required.

- Provide governance support through Credit Committee attendance, presenting applications/appeals/approval reports and providing regular workload and performance updates.
- Report at least monthly to the COO on team activity, emerging risks and strategic KPI performance; provide statistical updates as required.
- Maintain and regularly review lending policies and procedures, ensuring regular review and recommending/communicating changes for Senior Management, Credit Committee and Board approval.
- Align the lending function with HSSCU's strategic objectives, contributing to strategic planning and delivery.
- Develop and monitor KPIs in conjunction with the COO to track operational and strategic performance.
- Own and manage lending-related risks, via Risk Control Self Assessments (RCSA) and oversight of relevant material third party supplier contracts, SLAs, and operational resilience.
- Develop people capability by managing Assistant Lending Managers and delivering training in loan assessment, lending trends and policy changes (at least annually) to staff, volunteers and Directors.
- Build internal and external stakeholder relationships, including collaboration with Marketing/Business Development on product reviews and new product development, and horizon-scan for regulatory and market/technology changes impacting HSSCU.
- Monitor external developments (regulatory, market and technological) to identify risks, opportunities and best practice improvements.
- Drive continuous improvement, staff development and organisational awareness through training, communication and promotion of efficient, sustainable practices.
- You will provide day-to-day leadership and coaching to the lending team, setting clear objectives and managing performance for direct reports, with regular two-way communication and constructive feedback. The role ensures staff are trained and compliant with HSSCU policies and procedures, supports development planning and mentoring, manages leave resourcing, and escalates people issues to the COO/HR as needed.

***Persons Specification***

- Strong people leadership, coaching and communication skills, with a customer/member-first mindset.
- Highly organised and methodical, with excellent attention to detail and the ability to prioritise and deliver to deadlines/targets.
- Self-motivated and able to work on own initiative, while collaborating effectively as part of a team.
- Flexible and adaptable, willing to take on new tasks and projects as the business evolves.
- Strong professional integrity and discretion; responsible and conscientious in approach.

- Commitment to operating within HSSCU’s compliance framework and all applicable legislation/regulation, including Health & Safety and risk management requirements.
- Maintain competence with required systems and products/services and participate in training and workshops as required.
- Achieve and maintain qualifications under the Central Bank of Ireland Minimum Competency Code (MCC), including meeting ongoing CPD requirements.

*(A full job description is available on request –[recruit@hsscu.ie](mailto:recruit@hsscu.ie))*

Competency	Level
Member Relationship Management	Expert
Communication and influencing	Expert
Strategic thinking and commercial acumen	Expert
Teamwork and collaboration	Very Strong
Planning and priority setting	Very Strong
Problem solving and decision making	Expert
Results focus	Very Strong
Information Systems	Strong
Creativity & Innovation	Strong
Technical: Lending	Expert

### **Requirements**

- QFA (Qualified Financial Advisor) is required
- A relevant business degree is an advantage
- 3+ years of lending management experience with a deep understanding of personal, mortgage and / or commercial lending is required
- 5+ years of underwriting experience
- 3+ years in a managerial role where you were managing people
- Solid understanding of financial regulations, including credit union regulations
- Significant experience in people management, performance management, leadership and experience in managing teams and individuals for high performance and collaborative working.
- Strong IT Skills
- Excellent Member/Customer Service Skills
- Excellent administration skills and attention to detail.

Please apply with a cover letter and or /letter of application and full CV to the HRD Manager, by emailing [recruit@hsscu.ie](mailto:recruit@hsscu.ie) by Thursday 4th of June 10am, with the reference in the subject line of **Head of Lending.**

**Please note interviews are expected to be held week beginning date 8th June 2026- most likely the 10th June.** The selection process may involve one or more stages.

We encourage applications from candidates with different backgrounds, experiences, and perspectives as it strengthens us, as individuals and as an organization. We are committed to positively supporting candidates with disabilities. If we can make any reasonable accommodations for you in the recruitment process to give you the opportunity to perform to your best, please email [recruit@hsscu.ie](mailto:recruit@hsscu.ie) or 01 6456908. Any information that you provide will be used only for the purposes of providing relevant support and will have no bearing on how your application will be viewed.

**Health Services Staffs Credit Union is an equal opportunities employer, canvassing will disqualify. If you would like a copy of our Recruitment Privacy Statement, please request same by e-mailing [recruit@hsscu.ie](mailto:recruit@hsscu.ie).**