Senior Loans Officer--- Lending Team - Health Services Staffs Credit Union (20th August 2026)

Position:	Senior Loans Officer
Contract:	Permanent Full Time - 35 hours per week
Reporting To:	Assistant Lending Manager- Senior Lending
Location:	High Street Dublin 8
Renumeration:	€46,478-€56,602, depending on relevant financial working experience & qualifications* Annual Leave 26 days Occupational Pension Scheme

The Health Services Staffs Credit Union is once again hiring as we continue to be a front leader in the Credit Union sector. Health Service Staffs Credit Union (HSSCU) is one of the largest credit unions, currently with the largest loan book in the country. If you would like to join an organisation that is dedicated to delivering the best possible service to over 75,000 members, offering a wide range of financial products and services to at competitive rates and attractive terms.

As demand for our lending products continues to grow, we are delighted to announce an exciting opportunity to join our expanding Lending Team as a **Senior Loans Officer**. The primary role of the team is to deal with the underwriting, processing and approval / referral of loan applications received from our members. The team also deals with overdraft, reschedule, mortgage & business applications. Staff from the team constitute the Combined Authority and decide on applications as required by policy. The Team also provides support to the Credit Committee and Board of Directors in relation to loan applications and lending related issues.

The Senior Loans Officer will have a variety of duties within the Lending Team. They will be required to provide support to members of the team, both administrative and technical. The contracted hours for this post are 35 per week: Monday to Friday 9am to 5pm.

Role Description:

- Assess credit applications including personal, business, overdraft, reschedules and, if required, mortgage applications.
    - Review borrower's ability to repay
    - Assembling the paperwork associated with the application.
    - Review credit reports, e.g. CCR reports.
    - Analyse applicants' financial circumstances
    - Analyse self-employed applicants' financial circumstances, if/when required
    - Conducting stress tests as required
- Approving loan applications within approval authorities / policy
- Contacting members relating to ongoing applications / decision outcomes
- Reviewing applications to extend / reschedule agreements
- Preparing and presenting complex loan applications to the Lending Team Manager / Combined Authority / Credit Committee / Board.
- Processing loan applications on computer systems to reflect ongoing requests and Loans Officers / Committees' decisions.
- Dealing with Business Loan queries through to application.
- Deputise for Lending Team Assistant Managers in their absence, as required.
- Making appropriate decisions and taking appropriate actions to support the smooth running of the Lending Team

- Communicating any such decisions / actions to the Lending Team, Assistant Lending Manager -Senior Lending, as required
- Contributing to the credit policy as part of the team discussions
- Assisting with / participating on Board Committees, in particular, but not limited to; the Credit Committee, if required.
- Administrative duties associated with the work of the team.
- Ensure that appropriate controls are maintained on the work and that the Assistant Manager Senior Lending is kept informed, particularly where there is deviation from the agreed time frames or policies.
- To support, promote and actively participate in sustainable energy, water and waste initiatives to create a more sustainable, low carbon and efficient Credit Union.
- Any other duties that may be required

Persons Specification

The successful candidate will have

- Excellent communication and interpersonal skills
- Ability and confidence to communicate effectively both orally and in writing
- Ability to work under own initiative with minimal direction
- Ability to work to deadlines and targets, can prioritise tasks under pressure
- Willingness to take on new tasks and projects
- Be flexible in the workplace to facilitate job / office rotation as may be required from time to time, to ensure the efficient operation of the credit union

(A full job description is available on request – email recruit@hsscu.ie)

Competency	Level
Member Relationship Management	Very Strong
Communication and influencing	Strong
Strategic thinking and commercial acumen	Strong
Teamwork and collaboration	Strong
Planning and priority setting	Strong
Problem solving and decision making	Very Strong
Results focus	Very Strong
IT Knowledge	Good
Technical: Lending	Very strong

Qualifications and Experience

- Must hold at a minimum of an APA in Loans, Savings and investments or equivalent that also satisfies the Minimum Competency Qualification in line with the requirements of the Central Bank of Irelands Minimum Competency Code.
- Must satisfy Fitness & Probity requirements.
- A relevant third level or professional qualification an advantage.
- 2 -3 years' personal loan underwriting experience is required.
- Good working knowledge of Wellington IT (Scion) an advantage.

Please apply with a cover letter and or /letter of application and full CV to the HRD Manager, by emailing recruit@hsscu.ie ***by Thursday, 3rd September, 1pm***, with the reference in the subject line of **Senior Loans Officer.**

Please note interviews are expected to be w/c 7th September 2026 in person in our High Street office.

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 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.