



About the job

At Go Car Credit, we believe that having a less-than-perfect credit history shouldn't stop people from moving forward.

We're a specialist motor finance lender helping customers get behind the wheel and take positive steps towards rebuilding their credit. We're a people-first business, and that means putting the customer at the heart of the decisions we make.

We're now looking for Experienced Customer Care Agents, with arrears management experience, to join our friendly team in either Warrington or Portsmouth. This is a role where your conversations really matter. You'll speak with customers who may be experiencing financial difficulty, taking the time to understand what's happening, explore their circumstances and agree practical, sustainable solutions. You'll balance empathy and understanding with good judgement, ensuring we do the right thing for both our customers and our business.

If you're someone who enjoys solving problems, is comfortable having difficult conversations and genuinely wants to make a difference, we'd love to hear from you.

The role

You'll be a trusted point of contact for our customers, helping them navigate a range of situations across arrears management and customer care. Your day will involve a mixture of inbound and outbound calls, emails and account management, with open and sometimes challenging conversations ranging from payment support and arrears management, through to complaints and more complex customer queries.

Every customer is different, so you will be understanding their individual circumstances and exploring appropriate options and agreeing fair, affordable and sustainable solutions... this isn't a role where you simply follow a script. You'll need to listen, ask the right questions, understand the bigger picture and use your judgement to find the most appropriate outcome

Where and when

You'll be based at either our Warrington office, working 37.5 hours per week across Monday to Saturday, between 8am and 8pm, including some bank holidays.

We offer hybrid working, giving you the flexibility to work from home as well as from one of our offices.

What you'll bring

We're looking for someone who combines great customer service with confidence, resilience and sound judgement.

Ideally, you'll have:

- At least 12 months' experience in arrears management or a similar role, but if not, experience working in a contact centre, customer care or office environment.
- Experience in working within a financial services environment dealing with secured or unsecured loans, store cards, credit cards, – but if not, regulated environments like utilities or telecoms environments would be great.
- The confidence to manage a variety of complex customer situations rather than simply following a process.
- Experience investigating circumstances, handling complaints and making informed decisions.
- The ability to have sensitive or challenging conversations in a calm, respectful and supportive way.
- Strong verbal and written communication skills.
- Good attention to detail and the ability to manage competing priorities.
- Empathy, patience and an open-minded approach to different customer circumstances.
- The resilience to stay positive and professional when conversations become challenging.
- A genuine desire to find solutions and do the right thing for customers.

Most importantly, we're looking for someone who cares about the outcomes for our customers, not just the interaction.

What's in it for you?



Competitive salary



Hybrid working – 37.5 hours per week from our Warrington office, with flexibility to support life outside work.



 **Time to recharge** – 25 days' holiday plus bank holidays and your birthday off (FTE).

 **Wellbeing support** – market-leading EAP, 24/7 advice line, counselling for you and your immediate family, menopause support, virtual GP appointments and paid leave when you need it most.

 **Financial support** – financial coaching and support through our EAP, discount platform access, car sharing scheme, discounted gym memberships and free flu vaccinations.

 **A great team environment** – a sociable atmosphere, casual dress code, food and drinks in the office and great business park locations.

 **Opportunity to grow** – we're growing as a business, and we want our people to grow with us.

We welcome applications from people of all backgrounds and experiences.

Ready to make a difference?

At Go Car Credit, we welcome applications from people of all backgrounds. Our customers are individuals, and so are our colleagues - we treat everyone with respect, fairness and understanding. If you are ready to make a difference to customers when they need support most. **Apply now and come and join the Go Car Credit team.**