

Job Profile

HR Information

Job title:	Customer Care Agent (Specialist Support)		
Date:	July 2026	Recruitment reference:	GCC196
Completed by:	Hannah Cowley	Role band:	Individual Contributor
Salary band:		Salary identified for role:	

General Information

Department:	Customer Care
Location:	Warrington or Portsmouth
Reporting to:	Team Leader
Leadership responsibilities:	Manages self and uses technical and professional knowledge and skills to achieve agreed objectives and over time makes increased contributions. Results are achieved through accepting company culture and adopting professional standards. Works effectively with fellow employees, customers and others.
Key working relationships:	External customers and internal colleagues including the Collections and Recoveries teams, Customer Operations teams and Risk and Compliance.

Job Purpose

Customer Care Agents take inbound customer calls and handle a range of queries, as well as taking payments, dealing with complaints, and assisting with payment related questions. There are some outbound calls chasing payments and discussing payment plans for customers in financial difficulties.

Go Car Credit are committed to delivering good outcomes for our customers, so as part of our Collections team in Customer Care, you will put the customers at the heart of everything you do.



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Role Responsibilities

- Provides the highest levels of accuracy and attention to detail in order to deliver excellent customer service
- Ensures full knowledge and use of the policies and procedures developed for compliance to deliver good outcomes for our customers
- Deals with customer queries, payment plans, payments and managing arrears and repossessions on Hire Purchase agreements
- Deals appropriately with service quality and customer complaints
- Handles both inbound and outbound calls from customers and third party agents
- Displays the highest level of verbal and written communication
- Achieves agreed targets and objectives
- Empathy and patience towards our customers, whilst being open minded to different customer situations, along with being able to provide options that will achieve the best outcomes for customers.
- Handles calls promptly and in the correct manner, updating records accordingly
- Manages customers' expectations and, if required, arranges appointments
- Takes responsibility for resolving disputes, ensuring that caller concerns are actioned correctly and all parties are notified
- Has a full understanding of the Company's quality standards and expected standards of service

Key Accountabilities

Behaviours • Ensures agreed objectives are achieved in a way that's consistent with the Go Car Credit behaviours • Treats others fairly regardless of background • Works collaboratively within and outside own team • Willingly shares knowledge with less experienced people • Has a Go Car Credit focus and accepts that the needs of others may take priority over their own (or their team's) • Contributes positively to the Go Car Credit culture	Communication • Communicates in an appropriate way with colleagues and customers, demonstrating a full understanding of the recipients' needs • Contributes positively to meetings and discussions, i.e. 121s, team meetings, employee forums • Is always polite and courteous to others • Understands, is motivated by and is enthusiastic about Go Car Credit's goals	Customers • Prioritises our customer's needs and delivers a high standard of service to them • Makes quality decisions within the framework of their role and has the customer at the forefront of their decision-making process • Proactively works to resolve customer and colleague issues within own area of responsibility • Works collaboratively with colleagues and customers	Risk • Acts with integrity and fairness • Makes considered decisions which take into account the impact on others • Ensures all actions meet Go Car Credit standards, procedures and external regulation/legislation • Has an understanding of business goals and prioritises actions to achieve objectives • Speaks up if encounters something that isn't right	Continuous Improvement • Makes suggestions for ways to improve own and the business' performance • Accepts and uses constructive feedback to improve own performance • Recognises that discussion of mistakes and individual or team poor performance is without blame and necessary to learn and improve • Looks to develop own skills and knowledge of the business to understand how departments work and interact to support customers and colleagues
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Job Profile

Your Behaviours

Responsible – Duty of care to our customers and our colleagues, and an ethical approach are at the forefront of everything we do. We're experienced, professional, proficient and experts in the field of alternative finance and use our knowledge to equip customers with the right information at the right time so they can make effective decisions that meet their needs.

Supportive – We provide a high level of assistance throughout the full customer journey and pride ourselves on our supportive approach with our colleagues. We're always helpful and approachable in order to stimulate two-way communication with our customers and each other and welcome feedback as a way to continuously improve.

Fair – Being inclusive is central to our company culture. We treat each other with respect and treat our customers as individuals, taking into account their specific circumstances.

Straightforward – We always find the clearest and most direct way to express ourselves. This means plain English, no acronyms and no confusing jargon, which enables customers and colleagues alike to make effective, timely and informed decisions.

Knowledge Skills & Experience

Functional competencies:	• Excellent communication skills • Computer literate • Some understanding of CCA, SOGA and FCA regulation is desirable
Work experience requirements:	• Previous experience in a customer service or collections environment • Can demonstrate previous ability in analysis and problem-solving
Educational experience:	• General education level



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Key Dimensions & Decision Making

- Works within the objectives agreed with line manager, managing self to achieve tasks on a day-to-day basis
- Needs a flexible working style to meet the needs of the job
- Makes recommendations to line manager for continuous improvement

Approvals

Approved by dept head:	Name:	Faye McDonnell	Date:	09.06.2026
Approved by HR:	Name:		Date:	

