



**Reliance Bank Ltd**

**PORTFOLIO OFFICER**

**January 2026**

## Reliance Bank Overview

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### Over 130 years of ethical banking

Established in 1890, when it was known as The Salvation Army Bank, Reliance Bank Limited was built upon caring foundations that remain as strong as ever. The Salvation Army's founder, William Booth, was a man renowned for getting things done. When he needed to attract investments to finance mortgages on property vital to the work of the movement, his response was to set up the Salvation Army's own bank.

Today, the Salvation Army International Trustee Company (SAITCO) holds 100% of the Bank's shares and benefits from the value generated in the Bank as well as a share of the Bank's profits donated through gift aid. The shareholder's ethical principles are instilled in the Bank's working practices continue to be reflected in the Bank's Mission Statement.

Reliance Bank is a growing business. It is not only The Salvation Army that relies on the Bank; it is also trusted by many private customers, as well as other churches, charities, and businesses. The Bank provides banking services, which includes a range of selective retail banking products to personal and SME clients, domiciled in the UK.

This is a small, niche, well-run bank with approximate 60 employees and plans for further development. The Bank's overriding approach to risk is to safeguard the assets of its customers and shareholder and to provide customers with fair outcomes. Strategically, there is no intention to compete with mainstream banks but the Bank can offer a viable alternative to those individuals who value personal service and want to bank with an ethical institution which 'gives money meaning'.

Reliance Bank cares about its customers and the issues that matter to them. They believe in ethical banking and their investments are made within strict ethical boundaries and profits are used to further the Salvation Army's work, which supports people from all walks of life in the UK and throughout the world.

For more information [www.reliancebankltd.com](http://www.reliancebankltd.com) / [www.salvationarmy.org](http://www.salvationarmy.org)

### The Team

We recognise that our most valuable resource is our people; together we share responsibility for shaping and delivering our plans. We wish to build an organisation that is:

- Committed to providing a high-quality service for our customers
- Inspired to change and do things differently
- Outcomes driven
- Clear about our direction
- Focused on how we will get there

### Mission Statement

We are a distinctive, specialist bank delivering positive societal outcomes aligned to the mission of The Salvation Army

### Values

**Partnership** We build strong relationship with The Salvation Army, our customers and each other.

**Responsibility** We care about our impact on people, their wellbeing, their environments, and communities.

**Integrity** We are transparent and act with trust, openness and respect.

**Compassion** We show empathy and kindness in our dealings with others.

**Equality** We value all voices to enable opportunity and diversity of talent.

## Ethical Policy & Social Responsibility

The Bank's ethical stance is aligned to its Shareholder's Mission. The Bank is proud to be able to support a wide range of customers that have a positive social impact.

In terms of customer accounts and direct lending decisions, Reliance Bank does not knowingly maintain accounts for, or lend money to, companies or persons that are involved in the manufacture of armaments, alcoholic drinks or tobacco products, repressive entities or those who do not respect human rights or do not operate in a socially responsible manner. This list is not exhaustive, as each application is considered on its merits.

Employee remuneration exceeds the London Living Wage threshold. The Bank has an employee volunteering scheme, which was paused during COVID but has started to rebuild traction in 2023. A commitment as part of its 5-year strategic plan is to ensure that at least 75% of its new commercial lending is in support of the social impact sector.

The Bank indirectly supports communities around the world through the gift aid payments made to The Salvation Army and by providing banking services to many Salvation Army territories around the world. The Bank does not discriminate on the basis of sexual identity, race, or religion (this list is not exhaustive) in the delivery of services or employment practices.

More details are provided in the bank's ethical policy on our website, which also has links to Salvation Army policies and reporting.

## Role

<b>Job Title:</b>	Portfolio Officer
<b>Term:</b>	Permanent
<b>Salary:</b>	According to experience
<b>Job Family:</b>	<b>JF4</b>
<b>Reports To:</b>	<b>Relationship Director</b>

## Role Purpose

Support growth and relationship management of the Commercial Banking loan book in the Bank's core social impact sectors; Faith, Social Housing, Community and Healthcare.

1. Transaction support for new lending:
  - Working with Relationship Directors (RDs) within a designated sector team on newly approved cases
  - Managing post approval process to completion with oversight from RD and SPM/ PMs (where necessary) to close transactions
  - Instruction of professionals for diligence work
  - Preparation of facility documentation with overview of SPM/ RD
  - Liaising with customers, introducers, valuers and other professionals (as required) associated with the transaction for instruction
  - Maintaining pipeline schedule and lending checklists with current status of cases
  - Building knowledge of the sector
2. Relationship Management of client portfolio:
  - Work with RD on Relationship management of portfolio
  - Completion of annual reviews and all post completion monitoring including management information, covenant testing with overview of RD
  - Preparation of facility amendment or renewal documentation with overview of SPM/ RD
  - Work with RD on active retention strategy for core client base to manage expiries and potential redemptions
  - Early reporting to RD of any deteriorating positions (including arrears / expiries)
3. Client onboarding and ongoing financial crime reviews
  - Client onboarding as part of completion process
  - Financial crime cyclical review for all lending connections where current account is held
4. Support growth of Business & Charity Banking Current accounts and deposits
5. Support marketing and business development activity attending events where required

## **Essential knowledge, skills, and experience**

### **Experience**

Essential:

- Customer service in a UK Bank Lender for minimum 1 year

Desirable:

- Knowledge of onboarding processes
- Completion of financial crime reviews
- Relationship management
- Experience of working in commercial banking with secured lending

### **Qualifications**

Desirable:

- Any relevant degree, banking or financial qualifications

### **Knowledge and Skills**

Essential:

- IT skills including word and excel
- Numerate with high level of accuracy and attention to detail
- Communication and interpersonal skills

Desirable:

- Credit skills and Financial analysis
- Knowledge of commercial loan completion process

### **JF Level 5 to 3**

- Holiday allowance –25 days (for a full year, prorated for the time in company) rising to 28 days after 5 years of service

### **For All JF**

- Buy and sell annual leave – up to 5 days per year
- Working hours 8.30-4.15
- Defined contribution pension scheme – minimum 3% employee contributions with 6 % from the employer and we will double your contribution up to 12%
- Health cash plan for yourself and dependent children (This benefit is available from the start of employment, pending the employee's consent).
- Critical illness cover –£50,000 (Subject to employee's consent this benefit is offered from the day 1 and fully paid by the bank)
- Death in service life cover 3 X basic salary (comes with pension)
- Annual Wellbeing Allowance (This benefit is offered once 1 year is completed within the company)
- Perkbox employee benefits scheme – includes gym membership, online training, counselling and discounts at major retailers and more
- Birthday Leave – 1 day (This benefit is offered once 1 year is completed within the company)
- Two days paid volunteering
- Travel season ticket Assistance – interest free (This benefit is offered once 6 months is completed within the company)
- Study support – fees paid, and 5 days' study leave if you're taking relevant professional qualifications
- Free fruit – doing our best to keep you healthy!
- Free tea and coffee
- Breakout / relaxation area.

If you require any adjustments before your interview, such as large print materials or mobility assistance, please don't hesitate to reach out to the HR team (hr-admin@reliancebankltd.com). We're here to help ensure you have a comfortable and successful experience.

**This list is not exhaustive, and you may be required to carry out additional duties and responsibilities as and when required.**

I have read, understand, and I confirm that the information contained in this job description is a true representation of my responsibilities.

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[name]

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[date]