

# Position Description

## Broker Support Specialist



### Our purpose

Our long-term aspirations are to develop more long-term value-based relationships with our customers, and for our people to grow and develop so that they are better off working at the Co-operative.

### Our values

Our values represent who we are, how we think, and how we behave to bring these to life every day. You'll demonstrate behaviours that define our core values and support an inclusive culture with a strong teamwork spirit.



### About the team

The National Broker Team is responsible for providing award-winning customer service and banking experiences for our Broker network and their customers across New Zealand. We have a team of 11 Lenders – including Senior Broker Lending Specialists, Broker Managers and First Home Loan specialists based across New Zealand.

### Purpose of this position

The Broker Support Specialist role is designed to provide administrative and operational support to the National Broker team to ensure efficient workflow management and the smooth functioning of day-to-day activities. This includes assisting with the processing of lending applications, management of broker relationships, and supporting appropriate management of known risk and compliance factors.

A key purpose of this role is to provide centralised processing, support and problem solving for broker lending processes undertaken in the National Broker Team and within the wider Customer Banking team as required. The role works under the Broker Manager and sits within the National Broker Team.

**Position reports to:** Broker Manager

### Challenges and opportunities of this role

- Managing workload and prioritising work queues and queries to meet expected timeframes.
- Calmly working during outages and extraordinary events which can be potentially high impact and ensuring timely resolution.
- Maintaining sufficient knowledge of all products, processes, systems and criteria/policy for the full range of lending products and processes offered by the bank, as well as current campaigns and implementation of changes within the Bank.

### How you will contribute:

What you'll do	Success will mean
<p><b>Centralised Administrative Support</b></p> <p>Assist with daily administrative tasks – including management of the National Broker inbox, application queue and incoming emails and phone calls.</p> <p>Ensure all lending applications are promptly triaged via the National Broker inbox, assessed for completeness and queued for lender assessment within the agreed service level (SLA) timeframe.</p> <p>Assist the National Broker team with the management of Lending documentation and settlement.</p> <p>Reporting and data management.</p>	<ul style="list-style-type: none"> <li>• Loan applications are efficiently triaged and queued for assessment.</li> <li>• Incoming enquiries are effectively responded to or escalated to the appropriate person.</li> <li>• Applications triaged and assessed within agreed SLAs.</li> <li>• Lending applications are assessed for completeness and any additional information is requested from Brokers prior to queuing for lender assessment.</li> <li>• Efficient and compliant processes for the loan documentation and ETWs</li> <li>• Broker enquiries are efficiently responded to or referred to the appropriate person</li> <li>• Assist with the management of Broker reporting, data management and administration as required.</li> </ul>
<p><b>Broker Experience and Relationships</b></p> <p>Maintain high levels of customer service for Brokers and their clients by meeting established SLA and other service targets.</p> <p>Delivering a co-operative customer experience that tangibly demonstrates the difference between us and our competitors.</p>	<ul style="list-style-type: none"> <li>• Open communications with Brokers and internal business partners (eg. Branches), sharing information and suggestions, and building relationships.</li> <li>• Strong mutually beneficial relationships with Brokers.</li> <li>• Increase business from key Brokers – including both the number of applications and conversion of approvals</li> <li>• Improved quality of lending applications.</li> </ul>

What you'll do	Success will mean
Build and maintain relationships with key Brokers and internal business partners.	<ul style="list-style-type: none"> <li>High satisfaction ratings from key Brokers and internal business partners.</li> <li>Improved productivity and efficiency of the National Broker Team.</li> </ul>
<b>Compliance and Risk Management</b>	
<p>Adhere to current policy and procedures.</p> <p>Provide information to Brokers and key business partners as required to ensure we meet our obligations.</p> <p>All information is documented in accordance with record keeping requirements.</p> <p>Knowledge and understanding of policy changes and learning requirements are up to date.</p>	<ul style="list-style-type: none"> <li>Legislative requirements are met (including the FMCA, AML, and CCCFA).</li> <li>Support the team to ensure loan applications submitted are complete and accurate, and with all necessary information sighted.</li> <li>Files are compliant and all required information is collected from the Broker and kept on file.</li> <li>Completion of all compliance training.</li> <li>Policies, processes and learning requirements are executed correctly.</li> </ul>
<b>Other Accountabilities</b>	
<p>Works collaboratively with other members of the National Broker team and wider Customer Banking Team.</p> <p>The Co-operative Bank values are represented in the way that we work with each other to deliver outcomes.</p>	<ul style="list-style-type: none"> <li>Teamwork is well-integrated and team goals are achieved.</li> <li>Demonstration of behaviours that define our core values.</li> </ul>
<b>Healthy and safe work environments</b>	
<p>Follow all health and safety policies, standards, emergency procedures and plans.</p> <p>Participate in health and safety activities, training and meetings as required.</p> <p>Reports hazards, near misses, injuries, incidents, and ideas for continuous improvement.</p> <p>Cease work if an unsafe situation arises and seek assistance.</p>	<ul style="list-style-type: none"> <li>Having healthy and safe ways of working.</li> <li>All workers feel empowered to and aware of opportunities to participate in health and safety activities.</li> <li>Our people can easily report hazards, near misses, injuries, incidents, and ideas for continuous improvement.</li> <li>Workers stop work if they feel unsafe and connect with their people leader or other workers for assistance.</li> </ul>

## Decision making and responsibilities

### a) Decisions and/or financial accountabilities:

- Lending decisions as per the Delegated Credit Authority approved by Credit Risk
- Customer Delegated Authorities approved by Senior Manager Customer Banking.

### b) Actions and decisions that are recommended to a higher level of management for approval:

- Any recommendations for policy and procedure change to be referred to the Lending Services Team Leader in the first instance.
- Approvals outside of delegated authorities.
- Expenditure within approved budgets

## Qualifications and experience

- Four years secondary education with passes in English and Maths (at NCEA Level 2 or 6th form level) or equivalent work experience
- At least 3 years' work experience – preferred experience in a Banking and compliance related activities.
- Experience in lending or lending related activities is preferred.
- Experience with broker and third parties preferred.

## Skills and attributes

### Technical Skills

- Strong verbal, numerical, literacy
- Banking and lending skills (or comparable industry) preferred
- Time and work management including planning, multi-tasking, prioritising work, administration and processing skills
- Computer skills - including internet and Microsoft applications.
- Learning ability - able to learn, understand, apply and retain new information / learning / training
- Problem identification and solving
- Judgment and decision making
- Researching, Analytical, Investigative.

### Personality Attributes

- Team skills - ability to work effectively with other people
- Customer interaction skills - ability to build rapport, understand customer needs and recommend suitable solutions
- Communication skills - including verbal and written communication, listening skills, ability to clearly articulate thoughts, tailor communication for audience
- Telephone skills - manner, effective approach, ability to engage, etc.

- Customer service and sales skills

### **Leadership Skills**

You will be expected to demonstrate behaviours from our Leadership skills framework through your actions, the way you work and how you work with others.