

Position Description

Capability Coach



The Cooperative Bank

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

Our Customer Banking and Marketing team is responsible for providing award-winning customer service and banking experiences for our customers across New Zealand. This covers everything from the delivery of our customer experience strategy and leadership of our customer conduct programmes, to our behind-the-scenes customer operations and our frontline customer facing network and digital customer channels.

Our Customer Banking teams are ultimately responsible for delivering excellent customer service and supporting the fair treatment of our customers across multiple channels, services, products, and banking needs; ensuring our customers are enabled to make the financial decisions that are best for them.

Purpose of this position

At The Co-operative Bank (the Bank), we believe that embedding Fair Conduct starts at the frontline. By positioning our Capability Coaches within the Conduct team, we can make sure that the principles of our EVOLV framework are actively championed where they matter most, supporting our people to deliver consistently great customer outcomes.

The Conduct team champions fair conduct and mutual benefit—empowering all teams across the bank to act with integrity and confidence, and to treat customers fairly through coaching, assurance, and continuous learning.

As a Capability Coach, you play a key role in building and sustaining capability across our Customer Banking teams. You bring together leadership and technical expertise to coach frontline customer-facing roles—spanning those who deliver regulated financial advice and those who provide our full suite of banking and financial services products.

Holding a Level 5 Certificate in Financial Services, you are equipped to support both regulated and non-regulated roles. Your coaching supports our leaders and people to be confident, compliant, and customer-focused—aligned with both role expectations and conduct standards within our fair conduct programme.

As a Nominated Representative for The Co-operative Bank, you will understand, comply with, and advocate for the responsibilities outlined in the Bank's Financial Advice Regime Competency Standard, aligned with the Code of Professional Conduct for Financial Advice Services.

Position reports to: Head of Conduct

Challenges and opportunities of this role

- **Targeted Support Where It Matters Most** - Provide capability uplift in high-priority areas such as high-risk branches, strategic initiatives, and teams undergoing change or transition.
- **Partnering with Leaders** - Support Customer Banking leaders to coach and develop their teams, supporting consistent and confident delivery of customer outcomes.
- **Accelerating Onboarding** – Support leaders with coaching and training for new frontline employees, focusing on quality customer conversations, product accreditations, and Level 5 qualifications for regulated financial advice roles.
- **Maintaining Frontline Capability** – Support leaders to monitor and coach frontline staff (who do not directly report to the Coach) enabling ongoing competency and readiness across both regulated and non-regulated roles.
- **Championing Quality Conversations** - Use our coaching conversation model and other frameworks to lead the delivery of high-quality customer interactions across all banking and financial services roles.
- **Embedding a Learning Culture** - Role model and contribute to a culture of continuous learning and development, aligned with our Fair Conduct principle and be responsive to an evolving regulatory environment.

How you will contribute:

What you'll do	Success will mean
Gaining and Maintaining Competency	
<p>To understand and coach on the requirements for providing quality Regulated Financial Advice, this role will obtain a Level 5 Certificate in Financial Services aligned to the nature and scope of the Bank's advice services.</p> <p>This role will also be required to maintain competency by completing an ongoing Continued Professional Development (CPD) programme.</p> <p>Coaches will apply this knowledge and expertise across the Bank's processes, frameworks and customer channels to support and deliver high quality outcomes. This includes enabling a strong regulated financial advice environment, as well as supporting the delivery of non-advice banking and financial services—supporting consistency, compliance, and customer focus across all interactions.</p>	<ul style="list-style-type: none"> • Regulated Financial Advice is only provided once competent in the relevant product strands of the Level 5 qualification. • Quality and compliant Regulated Financial Advice is identified and provided to our customers in a timely and consistent manner. • Customer satisfaction measures and assurance identify quality advice is provided or where customer remediation may be required. • CPD product and regulatory environment information remains current and up to date. • Is an expert in the business and keeps on top of product information and changes to the EVOLV customer conversation framework.
Monitoring and capability uplift	
<p>Act as a key subject matter expert role in supporting frontline teams to deliver consistent, compliant, and customer-focused outcomes. While managers are accountable for performance and compliance, the Coach provides oversight and targeted coaching to uplift capability across both regulated financial advice and non-advice services.</p> <p>Key activities include:</p> <ul style="list-style-type: none"> • Monitoring quality of customer conversations and performance and assurance insights to identify capability gaps and areas for improvement. • Providing real-time coaching and feedback using frameworks such as EVOLV to support quality interactions tailored to role designation. • Reviewing conversation records, customer feedback, and relevant reports to inform 	<ul style="list-style-type: none"> • Customer conversations consistently meet quality and compliance standards, with clear alignment to role expectations and conduct principles. • Capability gaps are identified early and addressed proactively, especially in high-risk areas or during periods of change. • Frontline teams receive timely, targeted coaching, resulting in improved confidence, competency, and customer outcomes. • Leaders are supported with actionable insights and feedback, enabling them to manage performance and development effectively. • Coaching frameworks and QA tools are used consistently, contributing to a culture of continuous improvement and learning.

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<p>coaching priorities and support accurate documentation.</p> <ul style="list-style-type: none"> • Collaborating with leaders to ensure coaching interventions are timely, targeted, and aligned with role expectations and conduct standards. • Championing continuous improvement, helping teams adapt to evolving regulatory, product, and customer expectations. 	
Code of Professional Conduct	
<p>Meets the Standard of being a Nominated Representative as outlined in the Banks Financial Advice Regime Competency Standard which is aligned to the Code of Professional Conduct for Financial Advice Services.</p> <p>Ongoing management of capability including monitoring of others against this Standard to support consistent adherence to the Code.</p> <p>Timely and ongoing completion of relevant learning, attestations and disclosing Conflicts of Interest & Reliability Events as required.</p> <p>Following the Banks advice policies and procedures to ensure suitable advice is provided to customers and is compliant with the Code of Professional Conduct for Financial Advice Services.</p>	<ul style="list-style-type: none"> • Treating customers fairly and putting their interests first. • Regulated financial advice provided that is suitable. • Customer understands the regulated financial advice or product and service information that we provide. • Protecting our customers information at all times. • No regulated financial advice is provided unless authorised and competent to do so. • Coach is a champion for the Standard and uses coaching and capability tools to monitor and assess quality and adherence to the Code, raising issues if identified, and supporting risk mitigation and customer remediation where needed
Business Change, Projects & Learning Design	
<p>Enable successful business change by supporting the design and delivery of frontline learning and capability uplift aligned to strategic initiatives. This includes changes to customer conversations, frontline processes, product knowledge, and customer experiences aligned to strategic initiatives.</p> <p>This includes changes to customer conversations, frontline processes, product knowledge, and customer experiences.</p> <p>Key activities include:</p> <ul style="list-style-type: none"> • Partnering with project teams, the Capability Team, and business 	<ul style="list-style-type: none"> • Frontline teams are well-prepared and confident in delivering new or updated customer conversations, processes, and experiences. • Learning solutions and coaching support are aligned with business priorities, enabling smooth transitions during product launches or process changes. • Capability uplift is timely and targeted, reducing disruption and ensuring consistent customer outcomes during periods of change. • Coaching frameworks and related learning materials remain current and relevant,

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<p>leaders to ensure capability needs are identified and addressed early in the change process.</p> <ul style="list-style-type: none"> • Contributing to the design and refinement of conversation and coaching frameworks and learning materials, ensuring they remain fit for purpose and aligned with evolving customer and regulatory expectations. • Supporting the rollout of new products, services, or processes by providing targeted coaching and capability uplift to impacted teams. • Embedding changes into everyday practice through coaching, observation, and feedback loops that reinforce new behaviours and expectations. 	<p>reflecting evolving customer needs, regulatory requirements, and business strategy.</p>
Healthy and safe work environments	
<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"> • Having healthy and safe ways of working. • All workers feel empowered to and aware of opportunities to participate in health and safety activities. • Our people can easily report hazards, near misses, injuries, incidents, and ideas for continuous improvement. • Workers stop work if they feel unsafe and connect with their people leader or other workers for assistance.

Decision making and responsibilities

a) Decisions and/or financial accountabilities:

- This role will need to maintain its level 5 qualification and to provide quality coaching and oversight over regulated advice and non-advice customer conversations. Specific product, policy and process knowledge of our environment must also be maintained. DCA's may be obtained but may not be required.
- Coaching and improvement feedback and input into development plans and competency management with employees' managers in collaboration with Credit/L&D.
- Input into our coaching frameworks and processes, in collaboration with People and Culture.

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

- Changes to our Regulated Financial Advice and broader Frontline Policies, Processes, Systems or Controls.
- Recommendations can be identified and discussed with the Leader, People and Culture and L&D Manager:
 - Remedial training approach/timing where capability deficiencies are identified for existing lenders.
 - Content of training programs and material or changes to business practices, policy and criteria.

Qualifications and experience

- At least 3 years' experience in a banking or financial services environment and/or a senior lending position, plus thorough knowledge and understanding of banking products, policies, systems and processes (preferably the Bank's).
- Proven experience in training, coaching and developing others; preferably also experience with conducting group and formalised training and facilitation.
- Tertiary qualified/working towards a tertiary qualification (or other relevant qualification) is an advantage and desired E.g., NZ Level 5 Certificate in Financial Services (Lending, Insurance, and/or Investment Strands).

Skills and attributes

Technical Skills

- Time and work management including planning, delegating, multi-tasking, prioritising work, administration and processing skills.
- Understanding of the drivers for compliance and barriers to achieving compliance.
- High levels of computer literacy, including Word, PowerPoint and Excel.
- Experience establishing and/or delivering learning frameworks and approaches in a complex environment.
- The drive to understand others and unearth the opportunity through questioning and deep listening skills.
- Proven effectiveness across the range of teaching, facilitation, coaching and mentoring.
- Knowledge and experience of practices and techniques and for identifying, defining, communicating, and delivering customer value.
- The ability to 'see the problem' from the learner's perspective and to adapt own approach to best meet that need.

Personality Attributes

- Confidence and demonstrated ability to build rapport and work effectively with a wide range of people from learners to experienced staff.
- Team skills - ability to work effectively with other people.
- Communication skills - including verbal and written communication, listening skills, ability to clearly articulate thoughts, tailor communication for audience.
- Personally organised, able to prioritise always with a view to the ultimate goal
- Self-motivated and the ability to plan and organise own workload.
- Personal integrity, trustworthiness, maturity, resilience and self-awareness.
- Circumspect with privileged information.

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.