

THE CO-OPERATIVE BANK POSITION DESCRIPTION

Position Title: Senior Consultant

Reports To: Manager Customer Banking

OUR VISION *To change banking for good*

OUR PURPOSE *To benefit our customers*

OUR BELIEFS *and behaviours*



FAIRNESS
We are honest and open.
We do the right thing.



INDIVIDUALITY
We think for ourselves and make our own decisions.
We keep things real.



MUTUAL BENEFIT
We aim for win/win solutions.
Our customers are at the centre of our thinking.



THE FUTURE
We are bold and ambitious.
We take a long term view.

PURPOSE OF THE POSITION

The primary purpose of the Senior Consultant role is to proactively contribute to the growth of the branch lending portfolios by undertaking Home Lending and Personal Lending to support the achievement of branch targets. It is expected that Senior Consultants will spend 60% - 80% of their time focused on lending origination, with a particular focus on secured lending.

The secondary purpose of the Senior Consultant role is to undertake generalist branch activities that result in the achievement of branch performance across a variety of measures, including customer experience and customer growth.

MAJOR CHALLENGES

- Multitasking, prioritisation and dealing with unplanned interruptions.
- Achieving an appropriate balance between reactive and proactive work.
- Developing an effective referral network to supply a regular source of home and personal lending.

- Attracting new customers and retaining/growing existing ones.
- Consistently using good judgement, especially when processing and assessing credit applications.

ACCOUNTABILITIES

What you'll do	Success will mean
Good Customer Outcomes	
<p>Significantly contribute to achievement of the branch goals, either through direct customer outcomes or by identification of referral opportunities to other branch staff.</p> <p>The primary focus of this role is on growing the branches home lending and personal lending portfolios.</p>	<p>Growth of the branch's business across the following products:</p> <ul style="list-style-type: none"> • New Customer acquisition. • Home Lending. • Personal lending (gross volume) customer outcomes and balance sheet growth. • Insurances (Life, Home, Contents, Car.) • KiwiSaver.
Relationship Development	
<p>Build relationships with customers by establishing rapport, proactively identifying their needs across the full product and services range and offering and delivering suitable options.</p> <p>Undertake prompt follow up on scheduled phone calls and leads.</p> <p>Proactively seek referrals from existing customers and other relevant people/businesses.</p> <p>Maintain good technical knowledge of the Bank's full product range.</p>	<p>Provision of an excellent and professional customer experience that generates increased business and encourages customers to promote the bank to others.</p> <p>This is measured through:</p> <ul style="list-style-type: none"> • Customer referrals. • Mystery shop outcomes, in terms of the quality of EVOLV interactions. • Customer satisfaction & net promoter score, which is measured by independent surveys.
Business Referral Networking (external)	
<p>Proactively identify, build and maintain referral networks in the community (e.g. accountants, solicitors, real estate agents and other local businesses).</p> <p>Assist the Manager Customer Banking to build and develop productive working relationships with Brokers, third parties and organisational partnerships.</p>	<p>Provision of an excellent and professional customer experience that generates increased business and encourages customers to promote the bank to others in relation to:</p> <ul style="list-style-type: none"> • Customer Acquisition. • Home Lending. • Personal Lending.
Compliance and Risk Management:	
<p>Processes and approves (within delegation) secured and unsecured credit applications</p> <p>Adheres to current policy, procedures and legal requirements.</p> <p>All lending applications are properly and promptly reviewed and assessed within the agreed service level timeframe.</p>	<ul style="list-style-type: none"> • Legislative requirements are met (including the FMCA, FSLAA, AML, and CCCFA). • Loan applications submitted are complete and accurate, and contain all necessary information. • Lending policy is adhered to, or where the proposal is outside policy, possible courses of action are identified and initiated. • Credit forms and documents are accurately completed and retained as per the document

What you'll do	Success will mean
<p>Provides suitable options for customers and where appropriate makes suitable recommendations</p> <p>Alternative options are discussed rather than declining applications.</p>	<p>retention guide.</p> <ul style="list-style-type: none"> All compliance training is completed. Minimum standards of behaviour are consistent with the Code of Professional Conduct for Financial Advice Services where appropriate.
Contributes to the day-to-day effective performance of the Branch	
<p>Because the Bank's branches are small there is a generalist element to this role which requires the active contribution of the Senior Consultant in day-to-day branch activities.</p>	<p>From time to time Senior Consultants are required to undertake tasks that are typically performed by Consultants. This includes (but is not limited to):</p> <ul style="list-style-type: none"> General customer enquiries including the setting up of ATM cards, automatic payments, direct debits and the establishment and rolling over of term deposits. Account opening and maintenance.
Other Accountabilities	
<p>Works collaboratively with other members of the Team.</p> <p>Complies with Health & Safety requirements, including practicing safe work methods, and helping management eliminate workplace hazards.</p>	<ul style="list-style-type: none"> Team work is well-integrated and team goals are achieved. Demonstration of behaviours that define our core beliefs Health & Safety good practice and compliance supports a safe workplace.

DECISION MAKING AUTHORITY

The Senior Consultant will be assigned individual delegated authorities in accordance with the requirements of the role and the incumbent's relevant knowledge and skills. This may include lending to personal customers and entities such as trusts, look through companies and limited liability companies.

Delegated authorities for this role will typically encompass:

- Delegated Credit Authority (DCA) as approved by Credit Risk up to \$550,000 for mortgages, and within delegation limits for all other products.
- Approval of non-processed overdrafts up to \$1,000 within individual delegated authorities.
- For non-mortgage lending only, approval outside of credit score up to \$500 in accordance with policy.

Actions and decisions that are **recommended** to a higher level of management for approval.

- Credit decisions outside delegation and or policy

EXPERIENCE AND QUALIFICATIONS

- Four years secondary education with passes in English and Maths (at NCEA Level 2 or 6th form level) or equivalent work experience.
- At least three years' work experience - including experience in a customer service.
- Banking or financial services (or related) and lending work experience required.
- Level 5 Certificate in Financial Services, or appetite to work towards, desirable.

SKILLS AND ATTRIBUTES

Leadership Skills

All of our people are leaders, no matter their role in the organisation. The leadership skills we look for and actively develop in our people

- **Self-Aware:** You understand your own strengths, values and derailers and seek to be authentic in your leadership style. You have a growth mindset and want to be the best leader you can.
- **Team builder:** You understand that people have different motivators and styles, and you adapt your approach accordingly. You quickly mobilise and motivate teams of people to work co-operatively to get things done.
- **Influencer:** You want to make an impact beyond the borders of your role. You have presence and demonstrate 'horizontal leadership' across the organisation. You know the formal and informal channels to getting things done.
- **Change agent:** You are focused on the everyday improvement and innovation needed to create our digital future. You have the skills to not only conceive change, but to implement it effectively in an agile and flexible way. You are resilient in the face of setbacks.
- **Business savvy:** You understand how the Bank makes money and the drivers of long term value. You are attuned to market conditions, longer term trends and the changing needs of consumers.
- **Custodian:** In everything you do, you are focused on upholding our beliefs and working for the long term benefit of the Bank and its customers.

Technical Skills

- Verbal, numerical, literacy.
- Lending skills.
- Time and work management including planning, multi-tasking, prioritising work, administration and processing skills.
- Computer skills - including email, internet, Microsoft applications.

Conceptual Skills

- Learning ability - able to learn, understand, apply and retain new information/learning/training.
- Problem identification and solving.
- Critical thinking
- Judgment and decision making.
- Researching, Analytical, Investigative.