

## Job Description – Banking Specialist

<b>Department:</b>	Member Experience	<b>Band:</b> 14	<b>Last Update:</b> June 2020
<b>Purpose:</b>	<p>Responsible for growth and profitability through using the CON<sup>2</sup>ECT/Heart to Heart Member Experience framework to proactively identify and understand member needs and to recommend additional suitable products or services that will benefit the member including referring on where appropriate. Your role will be key in ensuring members are matched with the right solutions to meet their financial needs across the full product suite including simple and complex lending.</p> <p>Responsible for proactively growing the business through key relationships and business development.</p>		
<b>Reporting to:</b>	Manager or to any other representative of the Employer designated from time to time by the Employer		
<b>Lending Delegation:</b>	As per the SBS Credit Risk Policy		
<b>Key Relationships:</b>	Existing and prospective members, wider SBS Group, external networks		
<b>Key Result Areas:</b>	The Banking Specialist has responsibility for the following key result areas:		

<b>Member Value</b>	<ul style="list-style-type: none"> <li>• Greets and welcomes all members and prospective members ensuring their immediate needs are understood quickly and given whatever assistance they need to satisfy their enquiry.</li> <li>• Proactive advocacy of digital technology and self-service to members</li> <li>• Proactively interact with members or prospective members using the CON<sup>2</sup>ECT/ Heart to Heart Member Experience framework to understand the members immediate needs, unrecognised needs and future needs, with a view to provide tailored solutions to our members by recommending complimentary products or services that will benefit the member and meet FMA good customer outcome requirements.</li> <li>• Where the solution to the member's need involves escalation or referral, ensure this is done seamlessly and in a timely manner from the member's perspective.</li> <li>• Proactively asks for referrals of potential new members from existing members</li> <li>• Proactively schedules time for follow-up activities to meet agreed service level and member expectations.</li> <li>• Approves residential, residential investing and personal loans within delegation level, or forwards to the appropriate approval point.</li> <li>• Responds to existing member requests, e.g. re-fixes, lump sum reductions, consents, discharges, term deposits and ensures that the enquiry is completed to the member's satisfaction.</li> <li>• Opens new accounts, processes transactions, performs account maintenance, completes documentation and loads into the banking system.</li> <li>• Proactively maintains a complete understanding of the full product suite to discuss product attributes knowledgeably and confidently.</li> <li>• Responsible for the actioning of complaints including escalation as appropriate.</li> <li>• Develops strong relationships internally and externally to ensure that all referral opportunities</li> </ul>
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	<p>are developed to their potential and in the best interests of the member and SBS.</p> <ul style="list-style-type: none"> <li>• Executes robust external calling programme to support growth and retention objectives.</li> <li>• Uses market knowledge and awareness of developments within the local region and promotes SBS Bank as a solution provider.</li> <li>• Proactively builds new relationships by self-promotion and promoting SBS to potential and existing intermediaries and influencers.</li> <li>• Accountable for the proactive promotion of products and services to brokers, solicitors, accountants, real estate agents, valuers, Star Account groups, key sponsorships and all other external contacts to influence their clients towards SBS.</li> <li>• Support and utilise all marketing and promotional initiatives to assist with quality member interactions</li> <li>• Maintains an awareness of competitor positioning and activities to leverage opportunities.</li> <li>• Proactively responds to member's needs through being available to assist with the bank's inward telephony queue, branch proxy inbox and with the service counter in the branch.</li> </ul>
<b>Teamwork</b>	<ul style="list-style-type: none"> <li>• Contributes positively to team culture by: <ul style="list-style-type: none"> <li>○ Celebrate successes of peers</li> <li>○ Positively participate in projects when requested</li> <li>○ Participating actively in meetings and sharing of ideas</li> <li>○ Providing training and buddy support to others as requested</li> <li>○ Work collaboratively with the wider team to meet <b>ALL</b> member requirements</li> <li>○ Celebrating and embracing the diverse voices within the team by creating a safe and inclusive workplace</li> </ul> </li> <li>• Supports and actively assists others with workload which may include working temporarily in other areas of the Member Experience and on tasks that may be outside your usual duties.</li> <li>• Proactively support the business on a regular basis (this may include allocated scheduled time or reactively) within the scope of your current role regardless of Channel (Branch, Contact Centre and Virtual Channel).</li> <li>• Actively participates in community events as an SBS ambassador and facilitating opportunities for your team to do the same</li> </ul>
<b>Personal Development</b>	<ul style="list-style-type: none"> <li>• Obtain and retain annual CON<sup>2</sup>ECT/Heart to Heart Accreditation status</li> <li>• All compliance training to be completed within required timeframes</li> <li>• Obtain and retain Delegated Lending Authority to meet the requirements of the role</li> <li>• Take a proactive approach to self-development including maintaining a personal development plan</li> <li>• To obtain and maintain the NZ Certificate in Financial Services qualification within required timeframe.</li> </ul>
<b>Health and Safety</b>	<ul style="list-style-type: none"> <li>• Fulfils their obligations under the Health and Safety at Work Act 2015 by complying with the company's health and safety policies and procedures.</li> <li>• Takes reasonable care to look after their own health and safety, fitness for work, and the health and safety of others, including members.</li> </ul>

	<ul style="list-style-type: none"> <li>• Ensures that no action or inaction on their part results in injury or illness to either themselves or to others.</li> <li>• Identifies and notifies all hazards.</li> <li>• Reports all accidents, incidents, near misses and hazards to their Manager, or another person in charge immediately.</li> <li>• Attends and actively participates in health and safety discussions and training.</li> <li>• Effectively uses personal protective equipment and clothing supplied for all work that requires it.</li> </ul>
<b>Operational Activities</b>	<ul style="list-style-type: none"> <li>• Ensures the accurate and timely completion of all role responsibilities, whilst ensuring all policies, procedures and legislation are adhered to.</li> <li>• Act in the best interest of the member by adhering to all FMA and operational risk requirements</li> <li>• Performs other such reasonable duties as required by the Manager.</li> </ul>

## Person Specification – Banking Specialist

**Purpose:** To define the required and preferred key personal qualities, work experience and qualifications necessary to undertake the position.

**Work Experience:** Work experience necessary to competently perform the duties of this position include:

### Required

- Demonstrated relationship building experience preferably within the financial services industry
- Residential lending experience including exposure to residential investment lending
- Proven ability to establish referral networks

### Preferred

- Established networks within the local area
- Knowledge of financial services products and processes

**Personal Qualities:** Personal qualities necessary to perform the duties of this position include:

### Required

- Good standard of computer literacy – able to use MS Office tools
- Excellent standard of communication and interpersonal skills
- Strong organisational and self-management skills
- Able to work in a team environment
- Works well under pressure and in high-volume workflow environment
- Passionate about providing a superior level of member service
- Able to be flexible and embrace change
- Sound decision-making and negotiation skills
- Results-oriented with a record of achieving targets and objectives
- Well-groomed with a professional appearance
- Able to take the initiative
- A high level of accuracy and attention to detail

**Qualifications:** Minimum qualifications required to undertake this role include:

### Required

NZ Certificate in Financial Services (L5) as at 1 April 2023.

- FSC521 The Financial Services Industry
- FSC522 The Regulatory Framework
- FSC523 Investments
- FSC526 Residential Property Lending

There will be a transition period where the business will support team members to achieve the qualification within the required timeline (by April 2023)

**Preferred**

- Relevant banking industry or tertiary qualification
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