

## Position Description

### Customer Advisor

<b>Portfolio:</b>	Customer		
<b>Reports to:</b>	Team Leader		
<b>Location:</b>	Various		
<b>Present Incumbent:</b>	Various		
<b>Position Number:</b>		<b>Number of Direct Reports:</b>	Nil
<b>Level of Appointment:</b>	Level 2	<b>Date Approved/Updated:</b>	June 2022

### Our Organisation

Regional Australia Bank is a customer-owned bank helping regional Australians achieve their lifestyle goals for over 50 years. It has a reputation for being flexible, personable and being able to make the complex simple. With roots in regional NSW and head offices located in Armidale and Port Macquarie, Regional Australia Bank has grown to be one of the premier banking alternatives to the 'Big Four' banks.

### Our Values

**Integrity**                      **Respect**                      **Fairness**

Our values are embedded in our organisation and form the basis of our business planning, recruitment processes, training and leadership development.

We provide 'Trusted Community Banking' to our members by living our values to achieve our goals. Our staff treat people as individuals and promote and encourage local decision making and community involvement across our network of branches and agencies. Our employees proudly provide quality service to our members in an honest, reliable, transparent, accepting, approachable, understanding, flexible, equitable and accessible manner, demonstrating our commitment to our members.

Regional Australia Bank also has a duty to be true to our purpose as declared within our constitutional objects, true to the principles of the cooperative movement and the Customer Owned Banking Code of Practice to which we have pledged. Our operating principles and organisational values ensure our differentiation from other financial service providers. Trust is the currency that drives everything at Regional Australia Bank.



## Portfolio

The key area of customer service is the customer's first point of contact at Regional Australia Bank. The high level of quality service at Regional Australia Bank is recognised by customers, the community and employees. Critical to Regional Australia Bank, is having experienced staff on the frontline to maintain and enhance excellent customer service.

## Purpose of the position

The Customer Advisor is a core position at Regional Australia Bank and is responsible for delivering quality frontline service to customers through a well developed knowledge of Regional Australia Bank products and services to advise on products appropriate to the individual needs of the customer. Along with the responsibility of ensuring accurate cashing and transactional services to customer, the Customer Advisor is a multi skilled role with opportunities to develop a professional career within the Financial Services industry covering the span of frontline functions and activities.

In this role, you will have strong communication skills and attention to detail along with a demonstrated commitment to Regional Australia Bank values to achieve the organisation's core purpose of providing trusted community banking.

## Key Responsibilities

1. Ensure and provide a high standard of customer and client service at Regional Australia Bank by displaying friendly, responsive, courteous and effective communication to customer enquiries, increasing value to existing Regional Australia Bank customers and prospective customers.
2. Ensure customers receive accurate, consistent, responsive and timely information and assistance by taking ownership of the relationship with the customer, to ensure customer needs are identified and met.
3. Ensure all applications, transactions and instructions from customers are processed in a timely manner with the highest level of accuracy and professionalism.
4. Resolve customer complaints in an appropriate and timely manner within Regional Australia Bank policy and legislative requirements.
5. Assist with the daily efficient operation of the branch including the presentation of the customer service areas, ensuring transaction slips, pens and product brochures are current and available to customers at all times.
6. Assist with the daily organisation of internal bags and external mail, ensuring timely and efficient preparation.
7. Provide account opening services to members as necessary, maintaining and enhancing knowledge and skills, ensuring processes adhere to Regional Australia Bank procedures and legislative requirements.
8. Provide insurance services to customers (either directly or through referral to specialist) in a timely and efficient manner, ensuring product information is correct.



9. Identify opportunities in daily tasks for process improvement.

### **Proactive Activities and Key Performance Indicators (KPIs)**

10. Identify opportunities and facilitate quality referrals to specialist areas ensuring sufficient details are obtained and to achieve both individual and branch objectives.
11. Provide and ensure services that are consistent with values of cross-selling, up-selling and customer retention, improving member usage of Regional Australia Bank products and services.
12. Proactively identify opportunities to refer customers to our third party suppliers.
13. Complete all assigned outbound call activities as required by direct manager.

### **KNOWLEDGE**

14. Develop and maintain strong knowledge of features and benefits of Regional Australia Bank products to enhance the relationship with customers and actively satisfy their needs and goals.
15. Maintain knowledge of developing digital and self-service technologies and assist customers by providing education and information to enhance their banking experience.
16. Sound knowledge of in all products and services associated with Regional Australia Bank.
17. Demonstrate a commitment to Regional Australia Bank Philosophy and Regional Australia Bank culture and values.

## **Selection Criteria and Role Competencies**

### **Essential:**

1. ASIC Tier II Statement of Attainment or willingness to obtain within three (3) months of commencement of employment.
2. Excellent communication, interpersonal, client services and relationship building skill, with the ability to deliver excellent member service.
3. Attention to detail with well developed numeracy and literacy skills.
4. Well developed computer skills and experience with Microsoft Office programs such as Word, Excel and Outlook.
5. Ability to work effectively in a team environment.
6. A high degree of self-motivation, independence and the ability to work autonomously.



8. Act with personal and professional integrity.

**Desirable:**

9. Previous experience within a financial institution
10. Experience in cash handling
11. Unencumbered Drivers Licence

## Performance Requirements

### Organisational Compliance

- Ensure sound operational knowledge of legislative, regulatory and Code of Conduct requirements including (but not limited to), Financial Services Reform Act, Privacy Act, Industry Codes of Practice, Epayments code, Financial Transactions Reporting Act, Work Health & Safety, Complaint Handling and Dispute Resolution;
- Ensure compliance through a sound knowledge of Regional Australia Bank policies, procedures, products, services and systems. Maintain confidentiality and adhere to requirements of the Privacy Act when assessing members.

### Company Advocacy

- Act as an advocate for Regional Australia Bank in all dealing with members and staff whilst promoting the values of integrity, respect, and fairness, maintaining a professional image and fostering a balanced team environment.

### Professional Development

- Demonstrate a willingness and capacity to gain new knowledge and skill relevant to your role through training within the workplace, through successful completion of individual training and development activities.

### Performance Management

- Strive to obtain goals, objectives and performance measures set for the role. Participate positively in six (6) monthly and annual performance reviews.

## Acceptance of Responsibilities

I have read the requirements and responsibilities outlined in this position description, Regional Australia Bank's Code of Conduct and Regional Australia Bank's Human Resource Policy and agree to meet and adhere to these and have my performance monitored and evaluated in relation to the role as outlined in this position description.

I have been made aware how to access Regional Australia Bank's policies and procedures for future reference. I am also aware that should I be in any doubt about the interpretation of a policy or procedure I should consult my immediate manager or the Human Resources Department.



I further acknowledge that Regional Australia Bank's policies and conditions of employment are revised on an ongoing basis. Regional Australia Bank commits to advise all employees of changes to policy, procedure and conditions of employment in conjunction with relevant legislative changes.

**Name:**  
**Signed**  
**Date:**  
*Customer Advisor*

**Name:**  
**Signed:**  
**Date:**  
*Team Leader*

