



POSITION DESCRIPTION

POSITION DETAILS	
Position Title:	CUSTOMER SPECIALIST
Position Number:	MULTIPLE
Classification Grade:	Grade 2 (a)
Portfolio:	CUSTOMER
Area:	Various
Branch:	TBC
Reports to:	TEAM LEADER
Direct reports:	Nil
Essential Requirements:	<ol style="list-style-type: none"> Requires a satisfactory National Police Check. Tier II Accreditation.

PORTFOLIO
<p>Customer is a key Portfolio led by the Deputy CEO (DCEO) that encompasses frontline distribution channels of both Branch and Service Support Centres (SSC), Business Development and all Lending functions including Commercial, Agri, SME, Home, and Personal.</p> <p>Covering a broad geographical area and customer base, the Portfolio has a focus on service provision and building mutually beneficial customer and community relationships.</p>

POSITION PURPOSE
<p>The Customer Specialist (CS) provides personalised and highly focused sales and service to new and existing customers in relation to their financial requirements. As a specialist in deposit account opening and management, insurance products and personal lending the CS has responsibility for developing and maintaining customer relationships through proactive engagement and the provision of end-to-end personalised solutions to identified needs.</p> <p>The CS has a requirement to be proactive in identifying new opportunities, and will work closely with the Team Leader, and other key stakeholders to support branch growth and business development initiatives.</p> <p>As a subject matter expert, the CS will also be a reference point for less experienced team members providing guidance and advice in relation to both procedural and product related queries.</p>

KEY RESPONSIBILITIES

Relationship Management (60%)	Success measures
<ul style="list-style-type: none"> Deliver exceptional customer service by exploring needs, educating customers, and providing wholistic financial solutions. Act as a champion for customer advocacy, managing enquiries and complaints effectively. Manage and action complex new account requests and enquiries. Evaluate needs and provide appropriate personal lending and insurance products while meeting defined service standards. Make customer-centric decisions in accordance with risk management and compliance processes and policies. 	<p>Customer feedback and survey results</p> <p>Resolution timeframe for complaints</p> <p>Account opening accuracy measures</p>

Sales and Referral Management (20%)	Success measures
<ul style="list-style-type: none"> • Drive balance sheet growth and improve retention rates through outbound call programs. • Identify and manage referrals to specialists and third parties based on customer needs. 	<p>Key performance Indicators met/exceeded</p> <p>Referral conversion rates</p>
Business Development and community Engagement (15%)	Success measures
<ul style="list-style-type: none"> • Contribute to bank growth by proactively seeking new business opportunities. • Establish and maintain customer nurturing programs to provide connection and education for identified future homeowners. • Champion the Community Partnership Program (CPP) to maintain, leverage, and seek new opportunities for positive community impact. 	<p>New business growth metrics</p> <p>CPP growth metrics/Community feedback</p>
Product knowledge (5%)	Success measures
<ul style="list-style-type: none"> • Maintain high level of knowledge of products, services, and processes, including personal lending, to provide the best solutions to customers. • Act as a subject matter expert, supporting the development and upskilling of others in relation to products, services, and related processes. 	<p>Product knowledge assessments</p> <p>Customer feedback</p>

EXPECTATIONS
Staff are required to read, understand, and follow all Regional Australia Bank policies, procedures, and reasonable direction, demonstrate a commitment to fostering a safe, respectful, and inclusive workplace and exhibit professional behaviours in accordance with Regional Australia Banks Code of Conduct.

SELECTION CRITERIA
<ol style="list-style-type: none"> 1. A customer centric mindset, with demonstrated experience and/or knowledge and understanding of banking products, lending practices and business development strategies and/or capacity to quickly develop. 2. High level communication and interpersonal skills allowing effective customer engagement, relationship development, and proactive sales and business growth conversations. 3. Ability to make sound decisions in accordance with risk management and compliance requirements, apply and understand policy and processes and comply with all regulatory requirements. 4. Strong problem solving, organisational and time management skills with ability to apply in a customer focused environment. 5. Strong networking skills with genuine interest in supporting and contributing to lead generation events and other community engagement initiatives. 6. Ability to work collaboratively with cross-functional teams, foster a positive team environment and achieve collective goals.

DESIRABLE CRITERIA
<ol style="list-style-type: none"> 1. Tertiary qualification in Finance, Business Administration, or related field.

Portfolio Executive/Delegate:		Date:	
People and Culture:		Date:	