

Position Description

Home Lending Specialist

Portfolio:	Relationship		
Reports to:	Senior Manager Regional Expansion		
Location:	Port Macquarie area		
Present Incumbent:	Vacant		
Position Number:		Number of Direct Reports:	Nil
Level of Appointment:	Grade 3	Date Approved/Updated:	15 Sep 2023

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 Relationship Portfolio is responsible for providing outstanding service to our members through the provision of appropriate loan solutions.



Purpose of the Position

The position provides quality home lending services to customers, whilst adhering to Regional Australia Bank's risk and compliance framework, as well as ensuring the broader financial needs of the customer are understood and met. The role of home lending specialist will maintain an in-depth knowledge of all Regional Australia Bank products and services, to advise on products appropriate to individual needs.

The Home Lending Specialist will have a strong business development focus, be results oriented and ensure the provision of quality service to our valued customer base, embracing and advocating the company culture.

Key Responsibilities

1. Provide continually high standards of service through friendly, responsive, courteous and effective responses to member enquiries, increasing value to existing and prospective Regional Australia Bank customers.
2. Proactively develop and maintain customer relationships through the provision of accurate, consistent, responsive and timely information ensuring customer needs are identified and met.
3. Ensure all applications, transactions and instructions from customers are processed in a timely manner with the highest of accuracy and professionalism.
4. Develop and maintain a strong knowledge of features and benefits of Regional Australia Bank products to enhance the relationship with customers and to meet and exceed their needs and goals.
5. Provide services that are consistent with values of cross-selling, up-selling and customer retention, improving usage of Regional Australia Bank products and services.
6. In collaboration with the Manager, ensure the implementation, monitoring and regular review of Sales and Action Plans.
7. Resolve complaints in an appropriate and timely manner within Regional Australia Bank policy and legislative requirements.
8. Identify opportunities and facilitate quality referrals to specialist areas ensuring sufficient details are obtained.
9. Assess requirements and provide insurance services to customers in a timely and efficient manner, ensuring product information is correct.
10. Facilitate lending services including the accurate processing of documentation, assessing of applications and recommendations, ensuring adherence to authorized delegations, Regional Australia Bank policy, procedures and legislative requirements.
11. Ensure all referrals for new business, external and internal, are followed up in a timely and efficient manner.
12. Ensure loan fundings are processed in a timely manner.



13. Ensure safe work practices are implemented and observed.
14. Work proactively towards achieving personal performance targets.

Selection Criteria

Essential:

1. Previous experience within a financial institution, including an existing knowledge of lending products and current lending legislation.
2. Well-developed computer skills with demonstrated experience in the Microsoft Office Suite of products.
3. Excellent communication, interpersonal and customer service skills with the ability to build and maintain rewarding relationships with customers.
4. Strong organisational, analytical and problem-solving skills.
5. A high degree of self-motivation, independence, and the ability to meet deadlines.
6. Ability to work effectively in a team environment.
7. ASIC Tier II Statement of Attainment (or willingness to obtain within three (3) months of commencement).

Desirable:

1. Certificate IV/Diploma in Financial Services

Special requirements:

8. Current unencumbered drivers' licence.
9. Willingness and ability to travel to and work from various locations, as well as ability to work from home as required.

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.

