

Position title	Customer Relationship Manager
Division	Consumer
Department	Retail Distribution
Direct Reports	No

Our culture and values

We have a clear strategy and important work in place to become Australia's bank of choice.

Our values of **teamwork, integrity, performance, engagement, leadership** and **passion** are at the core of who we are and form the expectation of the behaviours we adopt every day.

We strive to have a culture that drives balanced outcomes; is open and informed for disciplined execution; that celebrates and recognises success; and where the sum is greater than its parts. To achieve this, we focus on four critical behaviours: **act commercially; move fast to help customers achieve their goals; recognise people for their impact; and actively challenge the status quo.**

Together, we're creating a culture we can continue to be proud of; one that will help us reach new heights.

ROLE PROFILE

Your division, your team

Our Customers are at the forefront of everything we do: their voice will guide our decisions, actions, and priorities in building channel specific distribution strategies and unique service propositions in the market however they choose to deal with us. We add value in every interaction or touch point.

To successfully achieve our vision of being Australia's most customer connected bank we focus on our five key pillars – People First, Customer Engagement, Community, Operational Excellence and Future Network. Underpinning all our interactions and strong customer commitment are our values, determining how we behave with each other, our customers and our partners.

Bendigo and Adelaide Bank's unique Community Banking Model focus is achieving shared goals of building a strong, inclusive, dynamic and productive Community Bank business. Together we aim to fulfil the needs and expectations of local communities, customers, staff, shareholders and Bendigo and Adelaide Bank, while always upholding our embedded values. This position is employed directly by one of the local Community Bank companies. Your Community Bank company will create and maintain strong and vibrant community outcomes and use its expertise, knowledge, dedication and development opportunities to educate the local community about the model in order to make a sustainable and significant contribution.

The purpose of your role

The Customer Relationship Manager (CRM) is responsible for establishing long term relationships with home loan and small business lending customers and plays an important role in the growth and success of the Bank and the communities it operates within.

To be successful in this role you will nurture a pipeline of lending leads and work with customers through the stages of their buying cycle, from enquiry, to preparing an application, and following through to settlement. An essential part of the role will require you to provide sound credit decisions for both our customers and for the Bank.

In addition the CRM will develop strong working relationships within the branch and provide leadership alongside the branch manager to deliver great holistic outcomes for customers

Community involvement and interest is essential. Attendance at out-of-hours community events may be required

Your core relationships

Reports to: Branch Manager, Assistant Branch Manager, Senior Branch Manager

Internal: Mobile Relationship Manager; Local Business Managers; Middle Markets Managers; Risk & Compliance Managers; Lending Support & Education Leads, Credit Risk Management

External: Existing and new or potential customers

What you're accountable for

<p>Customer</p>	<ul style="list-style-type: none"> ▪ Build strong and established connections through potential and existing customers through customer engagement activities ▪ Enact on home lending and small business lending opportunities generated through branch, online and marketing activity in a timely manner to drive applications ▪ Identify customers' needs and help them achieve their goals by offering banking solutions relevant to their lifestyle ▪ Conduct loan interviews with customers both digitally and face to face in branch ▪ Ensure credit decisions provide a responsible outcome for both customer and the Bank ▪ Assist the Branch Manager in the execution of the branch business plan ▪ Execution of customer acquisition and retention strategies ▪ Execution of strategies to enhance customer experience and advocacy
<p>Community</p>	<ul style="list-style-type: none"> ▪ Communicate and champion the Bank's point of difference to key stakeholders ▪ Establish and nurture strategies to connect with and contribute to the local community ▪ Actively promote the Bank's products and services in the market place and have involvement in the local community ▪ Out of hours attendance at community events may be required
<p>People</p>	<ul style="list-style-type: none"> ▪ Support the Branch Leader to develop and maintain an environment that motivates, holds accountable, engages and develops the skills of the team. ▪ Build and maintain strong working relationships with key internal stakeholders to ensure quality outcomes for the customer and the Bank

	<ul style="list-style-type: none"> ▪ Work with the branch network to provide and receive ongoing feedback to continuously improve the quality of referrals ▪ Engage with specialists and support areas to assist your customer throughout their lending journey
Financial	<ul style="list-style-type: none"> ▪ Meet financial targets set by your leader ▪ Contribute effectively to the Bank's financial growth by acting commercially ▪ Identify opportunities where the customer may benefit from other products within the Bank's offerings and refer to appropriate specialist ▪ Execute strategies to grow lending and deposit books of the branch and Community Bank enterprise at reasonable prices ▪ Generate loan approvals and deposits as specified in the budgets and other key objectives as nominated and agreed
Risk	<ul style="list-style-type: none"> ▪ Always comply with all Bank policies and procedures ▪ Ensure the quality of lending and credit management is within your delegated authority ▪ Deliver on internal and external credit standards required in a highly regulated industry
Values	<ul style="list-style-type: none"> ▪ Demonstrate consistent behaviour in accordance with the Bendigo and Adelaide Bank Values of Teamwork, Integrity, Performance, Engagement, Leadership and Passion ▪ Role model the BEN critical few behaviours ▪ Operates with transparency and is trusted, consistently uses sound judgement

Your knowledge, skills and experience

Knowledge & skills	<ul style="list-style-type: none"> ▪ High level understanding of lending products, policies, and regulations ▪ Extensive customer service and/or sales experience ▪ Ability to have a holistic, needs based conversations ▪ Strong interpersonal skills and ability to build trusted relationships ▪ Prior credit analysis experience ▪ Sound understanding of small business offerings
Relevant experience	<ul style="list-style-type: none"> ▪ Lending experience essential ▪ Small business lending experience desirable ▪ Proven sales experience

Your qualifications and certifications

Minimum Qualifications:

- FSRA Accreditation T2 –Deposit Taking & Non Cash Payment Facilities & General Insurance
- Residential Lending DLA

Risk responsibility

Ensure all work practices are conducted in accordance with all Bank compliance requirements, as specified in Bank policy, corporate and business unit procedures and identify and report instances of non-compliance appropriately.

CAPABILITY PROFILE

Key people capabilities

Relationships	Commerciality
Execution	Customer Focus

People capability profile

<p>Relationships Builds and maintains productive relationships with trust and integrity. Works collaboratively and is open to the perspectives of others.</p>	<p>Results Focus Seeks goal clarity. Solves problems logically. Establishes plans and procedures to delivery successfully. Facilitates stakeholders inclusively and drives to shared solutions.</p>	<p>Grow Self Grows knowledge, is curious and proactively applies learning. Builds resilience and is mindful of impact on others.</p>	<p>Role Expertise Maintains role-specific standards and applies knowledge, skills and experience on-the-job.</p>
Intermediate	Foundational	Foundational	Foundational
<p>Communication Effectively expresses thoughts, ideas and information. Actively listens and adapts communication style. Engages, influences and connects to our purpose to tell our story.</p>	<p>Execution Makes well-considered decisions, plans and delivers quality outcomes. Problem solves and acts with integrity. Holds self and others accountable.</p>	<p>Grow Others Develops others by sharing feedback, recognising and celebrating outcomes. Connects with others to guide, empower and inspire.</p>	<p>Customer Focus Identifies internal customer goals, makes relevant recommendations and takes appropriate timely action. Collaborates across the business to deliver best outcomes for the internal customer.</p>
Intermediate	Foundational	Foundational	Intermediate
<p>Partnering Acts with intent to build sustainable partnerships with internal customers, and stakeholders to deliver shared value and achieve business outcomes.</p>	<p>Innovation Constructively challenges the status quo and offers alternatives. Seeks to improve ways of working and is open to new ideas and experiences.</p>	<p>Future Ready Exchanges and respectfully challenges perspectives and approaches. Anticipates, embraces and promotes change to achieve our vision for today and tomorrow.</p>	<p>Commerciality Applies understanding of finance, risk, people and customer for decision-making to deliver business sustainability. Takes appropriate risks and acts in the best interest of the Bank.</p>
Foundational	Foundational	Foundational	Foundational

Role motivators	
Achievement	Gaining a sense of achievement, closure; seeing something through to completion; working towards attainable goals.
Expertise	Being recognised for specialist knowledge; providing specialist advice.
Impact	Directly contributing to the success of the organisation, knowing work directly affects productivity and profit.