

POSITION DESCRIPTION

Position title	Agribusiness Relationship Assistant
Division	Rural Bank
Department	Sales, Marketing & Partnerships
Direct Reports	Senior/Agribusiness Relationship Manager

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

The future for agriculture is bright. Our vision is to provide exceptional financial services, knowledge and leadership for Australian farmers to grow.

Rural Bank is proudly part of the Bendigo and Adelaide Bank group, offering a specialist value proposition to Australian farmers.

We are a specialist rural lender who understands the cycles in agriculture, assisting farmers to obtain appropriate finance to grow their farming business. We offer relevant industry insights to assist in making informed business decisions. We also offer our customers the opportunity to support the development of regional communities through our partnerships and initiatives.

The purpose of your role

This position of Agribusiness Relationship Assistant (ARA) is responsible for assisting their Senior Agribusiness Relationship Manager (SARM)/Agribusiness Relationship Manager (ARM) to deliver sales and revenue strategy through proactive support, ensuring the delivery of quality administration services, product and services to meet customer needs on behalf of the team of Relationship Managers.

The ARA is required to provide support to their manager in the areas of:

- File administration and maintenance
- Customer relationships
- Sales and service
- General administration

Your core relationships

Regular meetings with Bendigo Bank (BEN) Regional Managers and Elders Area Managers on a quarterly basis. Meetings to be structured with agenda's, minutes and action items to be implemented.

Maintain close relationships with key BEN staff including Retail Sales, Operations, and Community Banks and their Board Members. Assist BEN Retail Branch staff with their understanding of the agribusiness specialisation.

Embedded Elders Managers referrals from Elders. Maintain close relationships with key Elders staff including Branch Managers and Branch staff. Assist BEN Retail Branch staff with their understanding of the agribusiness specialisation when required.

Referrals for consumer lending opportunity back to Bendigo network to be loaded into Linx.

ROLE ACCOUNTABILITIES

What you're accountable for

Professional Conduct and Performance	<ul style="list-style-type: none"> • Role models behaviour across peer group and the organisation consistent with the Bendigo and Adelaide Bank Values of Teamwork, Integrity, Performance, Engagement, Leadership and Passion • Demonstrates competencies agreed and discussed as part of the performance review process, including but not limited to: <ul style="list-style-type: none"> - Building Relationships - Customer Focus - Planning and Organising - Commitment to Learning - Quality Focus - Collaboration • Participate in development activities to build personal capability
Execution of Strategy	<ul style="list-style-type: none"> • Assess and report on opportunities for process improvement within your area of work • Contribute to the successful delivery of key initiatives within any programs of work supported by the Executive
Risk & Compliance	<ul style="list-style-type: none"> • Ensure all personal mandatory risk training is completed within 90 days of due date. • Commitment to work, health and safety ie. take reasonable care for own health and safety; take reasonable care that acts or admissions do not adversely affect the Health and Safety of self/others • Compliance with all Bank policies
Administration/Loan origination	<ul style="list-style-type: none"> • Provide support to Manager/s with regard to the preparation of credit proposals and other administrative tasks. • Undertake other tasks and activities to ensure customer needs are met, as required
Financial /Business Management	<ul style="list-style-type: none"> • Analyse complex financial data to enable sound credit management decisions • Undertake AML/CTF due diligence scrutiny of customer as required • Ensure the quality of credit management and control of customer arrears is maintained within standards and guidelines • Process variations to the terms of customer loan accounts, as directed in accordance with policies and procedures • Manage customer arrears processes including overdrawn accounts, referring cases to Managers within acceptable levels

	<ul style="list-style-type: none"> Contribute to achievements of team sales targets
Deepening Relationships	<ul style="list-style-type: none"> Identify opportunities for deepening customer relationships and referring business opportunities to Banking and Referral partners as appropriate
Stakeholder & Associated Business Relations	<ul style="list-style-type: none"> Build and maintain strong customer relationships Consistently delivers on the Bank's promise to customers by meeting their needs; all enquiries are responded to in a timely and professional manner Provide a high level of customer service ensuring the Customer Value Proposition is consistently articulated Draw on financial and agricultural knowledge to support relationship managers to better service their customers Assist in the organisation of functions and events that build profile and brand presence in the local community as required
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. Our Who We Are Principles represent the uniqueness of the culture and expected behaviours of Rural Bank employees. Doing what's right; Walking the talk; Connections for generations; and Knowledge and expertise are the guiding principles that all staff must adhere to.

Your knowledge, skills and experience

Knowledge & skills	<ul style="list-style-type: none"> Strong customer service Displays a positive team attitude and willingness to help whenever possible Proficient written and verbal communication and interpersonal skills (essential) Demonstrated ability to understand the dynamics of stakeholders and customers' needs and provide solutions Ability to work effectively under pressure, be highly organised and work to constantly improve and benefit the organisation Proficiency in Microsoft Excel and PowerPoint (desired)
Relevant experience	<ul style="list-style-type: none"> Experience in administrative/customer service role (essential) Experience in financial or banking environment (highly regarded) Experience in the agricultural industry (highly regarded)

Your qualifications and certifications

<ul style="list-style-type: none"> Police check Reference checks Bankruptcy checks

Risk responsibility

<p>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 to appropriately.</p>

CAPABILITY PROFILE

Key people capabilities

Relationships	Customer Focus
Communication	Grow Self

People capability profile

Relationships	Results Focus	Grow Self	Role Expertise
Builds and maintains productive relationships with trust and integrity. Works collaboratively and is open to the perspectives of others.	Sets and manages relevant goals. Is mindful of and responds to the business environment. Asks for help and reviews for learning.	Grows knowledge, is curious and proactively applies learning. Builds resilience and is mindful of impact on others.	Maintains role-specific standards and applies knowledge, skills and experience on-the-job.
Intermediate	Intermediate	Intermediate	Intermediate
Communication	Execution	Grow Others	Customer Focus
Effectively expresses thoughts, ideas and information. Actively listens and adapts communication style. Engages, influences and connects to our purpose to tell our story.	Makes well-considered decisions, plans and delivers quality outcomes. Problem solves and acts with integrity. Holds self and others accountable.	Develops others by sharing feedback, recognising and celebrating outcomes. Connects with others to guide, empower and inspire.	Identifies customer goals, makes relevant recommendations and takes appropriate timely action. Collaborates across the business to deliver best outcomes for the customer.
Intermediate	Intermediate	Foundational	Intermediate
Partnering	Innovation	Future Ready	Commerciality
Acts with intent to build sustainable partnerships with customers, community and stakeholders to deliver shared value and achieve business outcomes.	Constructively challenges the status quo and offers alternatives. Seeks to improve ways of working and is open to new ideas and experiences.	Exchanges and respectfully challenges perspectives and approaches. Anticipates, embraces and promotes change to achieve our vision for today and tomorrow.	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.
Foundational	Intermediate	Intermediate	Foundational

Role motivators

Connectedness	Being able to relate to and identify with others; working in a supportive environment.
Purpose	The yearning to do what we do in the service of something larger than ourselves.
Variety	Performing a variety of tasks and activities on a regular basis.
Development Opportunities	Having opportunities to acquire knowledge, learn new skills and improve performance.