

Position title	Retail Lending Manager
Division	Consumer
Department	Retail
Direct Reports	Yes

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 Local Banking Business of Bendigo and Adelaide Bank are custodians of the end-to-end customer experience. We lead sales and service for all channels such as branch, mobile, online, social and phone. Local Banking is responsible for maintaining Bendigo Bank's competitive advantage in the marketplace, leading and driving innovation. To achieve this Local Banking works with other businesses and partners who manufacture products which we distribute, sell and service to acquire and retain customers.

In order to successfully achieve our vision of being Australia's Bank of choice we focus on our three key pillars – Customer, People and Community resulting in successful financial and operational excellence. Underpinning all of our interactions and strong customer commitment is our values determining how we behave with each other, our customers and our partners.

The Local Banking Lending team are responsible for the provision of lending support to the Local network. It is also responsible for the development and implementation of new initiatives to improve the lending efficiency and capacity to the network.

The purpose of your role

The Local Banking Lending Manager coaches and directs a centralised team of Customer Relationship Managers to achieve consumer lending objectives. They are responsible for allocating resources to support the State's lending strategy. This role will monitor performance to established targets, providing feedback and coaching to support development and performance growth. The Local Banking Lending Manager will lead and motivate a collaborative team to seek win-win solutions for consumer customers and the Bank. The Local Banking Lending Manager is expected to develop and expand relationships with Local Banking stakeholders as per below.

The outcomes of this position are delivered through a team of Customer Relationship Managers, whose systems knowledge, technical lending abilities and delegated lending authorities allow them to support the branches to achieve the most favourable outcomes for our customers.

Your core relationships

Senior Branch Managers, Branch Managers, Regional Managers Area Manager Mobile Distribution, Mobile Relationship Managers, Credit Risk Managers, Lending Education and Capability Lead, Risk and Compliance Managers, People & Culture, Retail Operations Team

What you're accountable for

Leadership	<ul style="list-style-type: none">• Manage a small high performing team that supports the areas strategic objectives through the use of analytical insight• Manage, develop and coach team members to ensure they become fully competent and productive in their role and multi skilled across all the functions performed in the team• Work collaboratively with other business units as an analytical SME for the organisation whilst continuously demonstrating behaviour in accordance with the Bank Values• Be an active member of the Leadership team by building effective working relationships and taking shared ownership of goals and initiative• Actively manage and act as a point of escalation for team members with regard to difficult or complex lending queries, financial and business performance problems
Process and Procedure Management	<ul style="list-style-type: none">• To maintain a high level of competency with all current products and future lending projects across the network• Responsible for the effective implementation and adoption of any lending procedural changes to ensure advice and support offered to Branch Lenders remains current and accurate• Obtain/maintain an active consumer DLA• Analyse data to allow for effective support of Lending procedures, with the use of the DLA & Hindsight dashboard• Ensure your work practices are conducted in accordance with all Bank risk management and compliance requirements, as specified in Bank policy, corporate and business unit procedures
Continuous Improvement	<ul style="list-style-type: none">• Identify and support continuous improvement opportunities across the lending network, including compliance, regulation and policies• Manage the review, implementation and maintenance of staff lending training program content, in conjunction with Learning & Development team
Risk	<ul style="list-style-type: none">• Responsible for all mandatory compliance training and responsible lending requirements• Manage teams mandatory compliance training and responsible lending requirements• Ensure work practices are conducted in accordance with all risk management and compliance requirements within Bank's policy and procedures.• Nurture and lead a culture that embeds consideration of risk, compliance and responsible lending obligations on all decision making.• Exercise delegated lending authority for loan approvals and scheduled reviews in accordance with Bank Policy and acceptable risk standards.

	<ul style="list-style-type: none"> • Ensure the quality of lending submissions, credit management practices and control of bad debts is maintained within Bank Policy and guidelines. • Work closely with the Risk Managers to ensure business performance is achieved within acceptable risk parameters. • Operate within approved limits (with no breaches of those limits) without authorisation from the appropriate oversight body, for the policies of: <ul style="list-style-type: none"> ○ Delegated Lending Authority ○ Consecutive Annual Leave ○ Group Authorities Register ○ Corporate Card
Business Performance	<ul style="list-style-type: none"> • Drive profitable growth for the Local Lending team by meeting all targets in Asset Growth, Non-Interest Growth and Non Gap Income targets and referrals whilst maintaining direct costs within budget. • Working with the Area Manager Mobile Distribution and Regional Managers to develop and implement localised sales and marketing plans to achieve successful outcomes for our customers. • Implement sales operating rhythm of planned sales activities established to build and realise the customer and opportunity pipeline.
Community & Partners	<ul style="list-style-type: none"> • Build close working relationships across the relevant Branch regions and maintain close relationships with company branches • Promote Residential Lending to optimize market profile and growth prospects, including active attendance of industry group and support and leverage branch community activities
Customer	<ul style="list-style-type: none"> • Work closely with Area Manager Mobile Distribution and Regional Managers and Branch Managers to identify opportunities to support customer growth targets for relevant geographic area. • Drive customer product growth by identifying customer needs and aligning opportunities to help customers grow, protect and. Additional Products include, equipment finance, Insurance, wealth and financial markets. • Work with Area Manager Mobile Distribution and Regional Managers to establish and implement targeted business development plans to drive customer and business outcomes. • Manage significant customer relationships to strengthen understanding of customer needs and maximise opportunity for growth.
Business Development	<ul style="list-style-type: none"> • Support business development initiatives across regions, focusing on customer acquisition. • Actively network, developing relationships in local communities across the region. • Proactive and successful achievement of the Local Banking Lending Manager business development and acquisition targets.

Your knowledge, skills and experience

Knowledge & skills	<ul style="list-style-type: none"> • Exceptional customer service • Proven business development skills • Experience leading customer focussed team • Leadership and coaching experience • Extensive consumer lending experience • Applied knowledge of credit assessment and credit risk principles • Experience managing and growing customer lending portfolio • Successful in relationship building and leveraging networks
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	<ul style="list-style-type: none"> • Proven experience in a sales role in a similar environment • Experience successfully leading a team through change • Excellent presentations skills, including ability to make formal presentations internal and externally
Relevant experience	<ul style="list-style-type: none"> • Strong knowledge of Group Credit Policy and Procedures, Bendigo and Adelaide Bank Products. • Strong knowledge of RFSB, LAP/S, and other Bank lending platforms including, but not limited to VALEX; SAI Global; doXgate and LINX • Microsoft experience: Word, Outlook, Access, Excel preferred • Strong understanding of a wide variety of Retail Lending functions, processes and systems • At least 3 years' experience within a Lending Role • Experience and ability to work within a team in a high pressure environment.

Your qualifications and certifications

FSRA Tier 2 accreditation – Deposit Taking and Non Cash Payment Facilities and General Insurance.

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 to appropriately.

CAPABILITY PROFILE

Key people capabilities

Customer Focus	Grow Others
Commerciality	Role Expertise

People capability profile

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

Role motivators

Impact	Directly contributing to the success of the organisation, knowing work directly affects productivity and profit.
Leading Others	Working to improve and advance the skills, knowledge and performance of other
Achievement	Gaining a sense of achievement, closure; seeing something through to completion; working towards attainable goals.