

Position title	MOBILE RELATIONSHIP MANAGER
Division	Retail
Department	Mobile Distribution
Direct Reports	Yes (potential to have an Associate MRM)

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

Mobile Distribution belongs to the broader Retail Banking Team. Our promise in Retail Banking is to help customers improve their financial wellbeing and as part of the Mobile Distribution Team you will do this by fulfilling our purpose to build and maintain relationships with people who choose to deal with us one to one.

The purpose of your role

The Mobile Relationship Manager contributes to the Bank's vision by growing the consumer asset book for Retail Banking through customer acquisition.

The focus of the role is to write consumer loans by utilising existing networks, establishing, and maintaining quality referral relationships, prospecting and networking.

You will work with key stakeholders to implement and deliver solutions to customers, deepen relationships, drive growth at profitable prices and maintain credit and portfolio quality.

Your core relationships

This role will report to the Area Manager. Other internal primary relationships include Senior MRMs, MRMs, AMRMs and branch staff.

In addition the Mobile Relationship Manager will hold core internal relationships with the broader Mobile team, Lending Support areas, Credit, Marketing, Branch Network and Risk and Compliance.

Core external relationships will be maintained with customers, referral partners, real estate contacts, accountants and conveyancers.

What you're accountable for

Customer	<p>You will be the primary relationship holder</p> <p>Engage and maintain strong working relationships with Mobile Relationship Officers and Associate Mobile Relationship Managers in ensure all customer expectations are met.</p> <p>Engage and maintain sound working relationships with all internal business partners and external core stakeholders to ensure all opportunities for growth are maximised</p> <p>Active management of referral partners</p> <p>Communicate and champion the Mobile Strategy to key internal stakeholders</p>
Financial	<p>Generate loan approvals, insurance and other relevant bank products</p> <p>Quality of lending and credit management within your delegated lending authority (DLA)</p> <p>Drive profitable growth for the Bank by meeting all KPI targets whilst maintaining direct costs within budget including the appropriate use of discounts and discretionary rebates, adhering to Roi/RAROC requirements</p> <p>Conduct needs analysis to identify and fulfil broader financial needs of customers</p>
People	<p>Participate in all relevant meetings and appropriate forums to identify opportunities</p> <p>Proactively pursue your own professional development</p> <p>Monitor progress and performance against goals</p> <p>Lead the discussion of the three stages of Impact@BEN with your leader, being development, planning and goal setting</p> <p>Coach and develop Mobile Relationship Officers and/or Associate Mobile Relationship Managers as required, contributing to the success of the team.</p>
Growth	<p>Identify, develop and implement appropriate customer acquisition and retention strategies to enhance customer experience and advocacy</p> <p>Identify, establish and embed referral partnerships, to drive customer acquisition</p> <p>Identify expansion into new markets and sectors</p> <p>Undertake effective business development, networking and prospecting activities to build your business pipeline</p> <p>Achieve lending targets</p> <p>Application to settlement ratio 75%</p>

Community	<p>Communicate and champion the Banks point of difference to key stakeholders</p> <p>Nurture existing strategies to connect with and contribute to our customers communities</p>

Your knowledge, skills and experience

Knowledge & skills	<p>You will require a sound knowledge of consumer markets which will enable you to establish and implement strategies to achieve growth of your portfolio</p> <p>Demonstrate outstanding relationship skills</p> <p>Interpersonal skills and ability to build trusted relationships</p> <p>Proven sales skills in the finance industry (or relevant)</p> <p>Highly developed lending knowledge and credit analysis skills</p> <p>Business development and networking skills</p> <p>Influencing and problem-solving skills to manage both customer and bank expectations</p> <p>Proven resilience and the ability to accommodate constraints to achieve outcomes</p> <p>Self-driven and disciplined with the ability to work independently and remotely as required</p>
Relevant experience	<p>3-5 years lending experience and/or proven sales performance in a comparable role</p> <p>Management of customer expectations and guidelines</p> <p>Demonstrated customer acquisition ability</p> <p>Ability to read financial statements</p> <p>Understanding of Bank policy, procedures and systems</p> <p>Risk and compliance understanding</p>

Your qualifications and certifications

FSRA Tier 2 Accreditation

You will be required to obtain a Delegated Lending Authority (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 to appropriately.

CAPABILITY PROFILE

Key people capabilities

Relationships	Results Focus
Customer Focus	Execution
Commerciality	Communication

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	Advanced	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	Intermediate	Intermediate	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.
InterMediate	Intermediate	Intermediate	Advanced

Role motivators

Achievement	Gaining a sense of achievement, closure, seeing something through to completion, working towards attainable goals
Autonomy	Being independent, self-sufficient, having minimal supervision
Impact	Directly contributing to the success of the organisation, knowing work directly affects productivity and profit
Mastery	The urge to get better and better at something that matters
Pressure	Working under time pressure and demanding deadlines