

POSITION DESCRIPTION

Position title	Senior Manager, Business Customer
Division	Business Banking
Department	Business Customer
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

In Business Customer, we make business personal by developing meaningful relationships built on trust to help our business customers and communities prosper. We provide our customers a dedicated business banking relationship who takes the time to understand their goals and aspirations and provides meaningful insights to add value to their business. Our goal is to enhance the prosperity and sustainability of the communities in which we operate.

This team manages all of our business customer needs and interactions including working with our distribution partners in branches, digital and consumer connection as well as our partners in operations to support our existing customers to grow and to attract new customer to BENs Business Banking proposition. The team has bankers in the field as well as virtual specialist team to support bankers to have more time with customers. We are regionally aligned to ensure we have a personal relationship and closeness to the customers we support and the communities we want to help grow.

The purpose of your role

The Senior Manager Business Customer works in a specific geographic region, partnering across Business Customer lenders, Consumer lenders, building relationships with customers to provide quality banking services and help grow their businesses.

The Senior Manager Business Customer is responsible for a portfolio of customers and ensuring BEN provides the right solutions to meet their needs. Manager Business Customers are experienced in more complex business lending needs and predominantly manage business lending up to \$10million.

The Senior Manager Business Customer prospects for new business opportunities and maintains exemplary customer service delivery with an existing portfolio of customers in their region. This role will deepen existing customer relationships through relationship management and understanding our customer needs.

Add in extra portfolio & risk management (ie annual reviews) as a differentiator to Manager Level?

This role will manage a portfolio of customers in a local area and will work closely with Regional Managers and Branches in that Region to attract and retain business customers to BEN. Business development and working proactively in the community to create business opportunities for BEN is key for this role.

The Manager Business Customer is responsible for developing and delivering win-win solutions that meet the customer's needs, objectives and interests and the Bank's growth target and risk appetite.

Your core relationships

The position will report to Regional Manager, Business Customer.

Relationships with the following key stakeholders / departments will be important:

- Business Specialist Team
- Senior Business Bankers
- Senior Property Specialists
- Branch Managers
- Group Credit
- Mobile Relationship Managers

What you're accountable for

Customer	<ul style="list-style-type: none"> • Build and maintain strong customer relationships, focussed on understanding the customer, their current and future needs in areas including Debtor and Equipment Finance, Wealth and Financial Markets. • Consistently delivers on the Bank's promise to customers by meeting their needs and/or matching appropriate products to their needs. • Identify opportunities for deepening customer relationships and referring business opportunities as appropriate. • Working with key stakeholders to implement approaches to support improved customer experience and advocacy. • Provide customers with meaningful business and industry insights • Deep understanding of our customers that have complex needs, providing personalised guidance and ongoing management to support our customers outcomes
Business Performance	<ul style="list-style-type: none"> • Drive profitable growth for the local area by meeting all asset growth, non-interest income, non gap income targets and referrals. • Achieve individual and contribute to team sales targets. • Report on your loan portfolio against financial and volume targets. • Work to grow customer base and meet ongoing financial targets. • Take accountability for performance and results within own area of the business
Business Development	<ul style="list-style-type: none"> • Identify and lead business development activities that optimise our profile and growth prospects in the local region. • Apply the local marketing approach to your customer acquisition plan to support successful outcomes for customers and expansion of the local market. • Target customer and lending acquisition to diversify the portfolio. • Promote the Bank and its partners, our brand and offering in the local region. • Undertake joint customer acquisition activities with lenders across Business Customer and Consumer Banking.

	<ul style="list-style-type: none"> • Work closely with network stakeholders to identify, develop and implement appropriate localised sales, marketing and engagement plans, designed to achieve successful outcomes for our customers, communities, people and the Bank. • Undertake effective business development, networking and prospecting activities to build a strong pipeline. • Identify, establish and embed referral partnerships to drive customer acquisition into new sectors of region.
Building Relationships and networks	<ul style="list-style-type: none"> • Build and maintain trusted relationships with key stakeholders in Consumer, Credit Risk, Broker, Specialist products and local business communities to ensure all opportunities for growth are maximised and support quality referrals between all customer segments • Undertake joint customer visits and relationship management activities with consumer, mobile relationship managers, business banking and specialist partners • Regularly attend external industry events to build a broader network and deepen industry relationships.
Credit Management	<ul style="list-style-type: none"> • Exercise Delegated Lending Authority (DLA) for loan approvals in accordance with Bank Policy and acceptable risk standards. • Ensure the quality of lending submissions, credit management practices and control of non-compliance is maintained within Bank Policy and guidelines. • Ensure scheduled reviews are completed within approved time limits.
Leadership	<ul style="list-style-type: none"> • Informal coaching and feedback to share knowledge and strategies to lending with the BST staff to build capability and banking knowledge • Collaborate end to end to ensure customer needs are met • Leading education sessions to support development of local region Business knowledge and capability. • Lead & influence culture and enterprise thinking • Coach Business Banking Manager Level 1, when required
Risk	<ul style="list-style-type: none"> • All mandatory training completed by the required due dates • Proactively monitor processes to ensure risks loss events or incidents of non-compliance are identified, managed and escalated on a timely basis. • 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 • Any other risk metrics that go with larger business lending management?
Values	<ul style="list-style-type: none"> • Role model behaviour in accordance with the Bendigo and Adelaide Bank Values of Teamwork, Integrity, Performance, Engagement, Leadership and Passion.

Your knowledge, skills and experience

Knowledge & skills	<ul style="list-style-type: none"> • Banking and Finance industry knowledge • Demonstrated expertise in complex business lending and credit risk principles • Practical understanding of advanced accredited lending requirements • Industry and market knowledge to support customer and lending growth • Relationship building and management skills • Ability to network and maintain productive professional relationships with a variety of stakeholders • Consulting and needs analysis skills • Financial analysis skills, including the ability to analyse and interpret financial statements • Lateral thinking and problem-solving skills
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	<ul style="list-style-type: none"> • Presentation skills, with the ability to adapt communication and influencing to suit the audience • Established sales skills including prospecting, articulating customer value proposition, adapting to influence and close the sale to benefit the customer. • Highly developed business development skills and networking ability with a focus on medium to large businesses. • Highly developed lending and credit analysis skills, with a focus on small - medium business. • Ability to think outside the square and develop innovative customer centric solutions. • Ability to work effectively under pressure, be highly organised and work to constantly improve and benefit the organisation. • Ability to relate to the customer, developing a professional trusted partner relationship • Ability to adapt in a changing environment. • Demonstrated decision making skills in a customer and lending environment • Exceptional communication skills proven working with a diverse customer base • Sales coaching and development skills in a peer to peer environment • Successful influencing and negotiation skills • Sound knowledge of the commercial and SME markets is critical to ensure the continued growth of the portfolio. • Sound knowledge of business products, cash flows and markets
Relevant experience	<ul style="list-style-type: none"> • Customer relationship management experience • Business development in a local community environment • Complex Lending in the middle market business segments • Proven negotiation experience, achieving win-win outcomes for the customer and business • Track record in business development focussed on small to medium business. • Previous business lending experience. • Demonstrated experience in business development of new and existing relationships. • Demonstrated experience in credit analysis and writing in small to medium business lending. • Sound knowledge of the commercial and SME markets is critical to ensure the continued growth of the portfolio.

Your qualifications and certifications

Tertiary qualification in business or finance related discipline
 FSRA Accreditation T2
 Driver's licence
 Background checks including police check and ABA check
 Psychometric assessments

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

Commerciality	Relationships
Results Focus or Execution	Customer Focus

People capability profile

<p>Relationships</p> <p>Builds and maintains productive relationships with trust and integrity. Works collaboratively and is open to the perspectives of others.</p>	<p>Results Focus</p> <p>Sets and manages relevant goals. Is mindful of and responds to the business environment. Asks for help and reviews for learning.</p>	<p>Grow Self</p> <p>Grows knowledge, is curious and proactively applies learning. Builds resilience and is mindful of impact on others.</p>	<p>Role Expertise</p> <p>Maintains role-specific standards and applies knowledge, skills and experience on-the-job.</p>
Expert	Expert	Advanced	Expert
<p>Communication</p> <p>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</p> <p>Makes well-considered decisions, plans and delivers quality outcomes. Problem solves and acts with integrity. Holds self and others accountable.</p>	<p>Grow Others</p> <p>Develops others by sharing feedback, recognising and celebrating outcomes. Connects with others to guide, empower and inspire.</p>	<p>Customer Focus</p> <p>Identifies customer goals, makes relevant recommendations and takes appropriate timely action. Collaborates across the business to deliver best outcomes for the customer.</p>
Expert	Advanced	Advanced	Expert
<p>Partnering</p> <p>Acts with intent to build sustainable partnerships with customers, community and stakeholders to deliver shared value and achieve business outcomes.</p>	<p>Innovation</p> <p>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</p> <p>Exchanges and respectfully challenges perspectives and approaches. Anticipates, embraces and promotes change to achieve our vision for today and tomorrow.</p>	<p>Commerciality</p> <p>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>
Expert	Advanced	Advanced	Expert