

Position title	Customer Advisor
Division	Consumer Banking
Department	Local Banking
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

Local Banking has a responsibility to support our customers to improve their financial wellbeing, and in turn become Australia's bank of choice. We do this through building and maintaining relationships and are there to help customers when they are ready to make their big financial decisions in a way that is convenient for them. We have a proven track record of supporting and contributing towards our communities to achieve big things.

The purpose of your role

The Customer Service Officer (CSO) is the face of our business and gives customers a positive experience every time they contact the Bank.

As a CSO you will provide an exceptionally high level of customer service and build strong relationships, and deliver core banking services.

A key part of the role is your ability to be flexible in the way you work and how you provide customer service. During the day you can be moving between a number of tasks, such as processing transactional banking, educating customers on alternative banking options and exploring customers' circumstances and banking needs.

Your core relationships

Reports to: Branch Manager

Internal: Mobile Relationship Manager; Local Business Manager; Middle Markets Manager; Risk & Compliance Manager; Lending Support

External: existing and new customers; local community groups and organisations, community partners (including Community Bank boards)



What you're accountable for	
Customer	<ul style="list-style-type: none">• Identify customers' needs and help them reach their goals by offering relevant banking solutions• Educate customers on self-service and digital offerings and support customers to transition to alternative banking options where appropriate• Build strong and established connections with our customers through optimisation of customer engagement (LINX) related activities• Conduct customer calling programs (LINX) to meet the growth expectations of the branch• Assist the Branch Team in the execution of the branch business plan• Execution of customer acquisition and retention strategies• Execution of strategies to enhance customer experience and advocacy• Build relationships with new and existing small business customers
Community	<ul style="list-style-type: none">• Identify community development opportunities and follow through with the Branch Manager - including but not limited to sponsorship and community engagement initiatives• Establish and nurture strategies to connect with, and contribute to, your local communities• Actively promote the Banks products and services in the market place and have an involvement in the local community
Team work	<ul style="list-style-type: none">• Assist the Branch team to develop and maintain an environment that motivates, holds accountable, engages and develops the skills of the team• Assist with the day-to-day operations within the branch – specific duties will be identified based on the structure of the branch• Share learnings and experiences with your team to impart knowledge and educate the branch team
Financial	<ul style="list-style-type: none">• Support the Branch's execution of strategies to grow loans and deposits• Support the Branch's execution of strategies to increase self-service to support changing customer needs• 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">• Comply with all Bank policies and procedures at all times• Ensure the quality of lending and credit management is within your delegated authority• Support a culture that embeds the consideration of risk and compliance in all decision making

Your knowledge, skills and experience

Knowledge & skills	<ul style="list-style-type: none">• Good level of understanding of the Bank's lending products, policies and regulations• Extensive customer service experience• Advanced technology and digital capabilities• Ability to work in a team environment
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	<ul style="list-style-type: none"> •
Relevant experience	<ul style="list-style-type: none"> •

Your qualifications and certifications

FSRA Accreditation T2 – Deposit Taking & Non Cash Payment Facilities & 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

Relationships	Grow Self
Execution	Customer Focus

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	Foundational	Foundational	Foundational
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.
Foundational	Intermediate	Foundational	Intermediate
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.
Foundational	Foundational	Foundational	Foundational

Role motivators

Achievement	Gaining a sense of achievement, closure; seeing something through to completion; working towards attainable goals.
Belonging	Being able to relate to and identify with others, building meaningful connections; working in a supportive environment.
Growth	Having opportunities to acquire knowledge, learn new skills and improve own performance.