

Position Description

Date of Creation: 2007
Position Title: Customer Relationship Manager
Division: Local Connection
Location: Various
Reports To Position: Branch Manager
Direct Reports: Nil
Last updated: May 2017

Organisational Overview

The Local Connection Business of Bendigo 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 Connection is responsible for maintaining Bendigo Bank's competitive advantage in the marketplace, leading and driving innovation. To achieve this Local Connection work 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 most Customer Connected bank 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 behave with each other, our customers and our partners.

Position Overview

The Customer Relationship Manager (CRM) is responsible for establishing long term relationships with customers and plays an important role in building the success of the bank in the community.

The CRM in conjunction with the Branch Manager will lead a team of staff to meet individual and group targets, specifically around sales and referring new business.

In addition the CRM will develop strong working relationships within the branch and throughout the network. Community involvement and interest is essential.

Reporting & Relationships

The Customer Relationship Manager reports directly to the Branch Manager, and has no direct reports.

Key Accountabilities (6 – 8)

Key Result Area	Accountability
Customer	<ul style="list-style-type: none"> • Identify the customers' needs and help them reach their goals by offering banking solutions relevant to their lifestyle • 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 • Generate loan approvals and deposits ensuring the quality of lending and credit management within delegated authority • Build and protect our customers' balance sheets • Assist the Branch Manager 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"> • Communicate and champion the Bank's point of difference to key stakeholders • Establish and nurture strategies to connect with, and contribute to, the local community • Actively promote the Banks products and services in the market place and have an involvement in the local community
People	<ul style="list-style-type: none"> • Assist the Branch Manager to develop and maintain an environment that motivates, holds accountable, engages and develops the skills of your team. • Contribute to a rewarding team environment by providing coaching on identifying referrals and basic sales techniques • Manage the performance of the branch in conjunction with the Branch Manager by ensuring that clear targets and standards are set and monitored • Assist with the day to day operations within the branch – specific duties will be identified based on the structure of the branch
Financial	<ul style="list-style-type: none"> • Execute strategies to grow loans and deposits at reasonable prices • 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
Values	<ul style="list-style-type: none"> • Demonstrate consistent behavior in accordance with the Bendigo and Adelaide Bank Values of Teamwork, Integrity, Performance, Engagement, Leadership and Passion

Special Requirements

- Travel, weekend work or work or out of hours work may be required on occasion
- Participation in your local community initiatives

Person Specification (Minimum Requirements)

Qualifications, Knowledge & Experience

Experience required

- Good level of understanding of the Bank's lending products, policies and regulations
- Extensive customer service experience
- Lending experience required

Technical & Business Skills

Minimum Qualifications:

FSRA Accreditation T1 – Deposit Taking & Non Cash Payment Facilities & General Insurance

Residential Lending DLA

Assessments Required:

Cognitive Abilities Testing, Emotional Intelligence Testing, Reference Checks, Police Check