

Position Description

Date of Creation:	July 2018
Position Title:	Middle Market Officer
Division:	Local Connection
Team:	Business Customer
Location:	Various
Reports to Position:	Middle Market Manager
Direct Reports:	Nil

Organisational and Position Overview

Business Customer

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 specialist, 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.

Part A: Job Specification

Job Purpose

The Middle Market Officer is responsible for supporting Middle Market Managers and a portfolio of business customers to build a strong connection with new and existing customers while identifying opportunities to strengthen the business relationship through a strong knowledge of the banks range of products and services.

This role will deepen existing customer relationships through relationship management and understanding our customer needs. They are responsible for supporting the Middle Market Manager in delivering win-win solutions that meet the customer's needs, objectives and interests and the Bank's growth target and risk appetite.

Reporting & Relationships

Reports to Middle Market Managers
 Middle Market Officer peers
 Middle Market Assistant Managers
 Senior Manager Middle Market
 Credit Risk stakeholders

Key Accountabilities (6 – 8)

Key Result Area	Accountability
Customer	<ul style="list-style-type: none"> • Undertake analysis of customer financials to identify the customer’s current and future needs in areas including Debtor and Equipment Finance, Wealth and Financial Markets. • Work with the Middle Market Manager to support consistent delivery to the Bank customers by meeting their needs and/or matching appropriate products to their needs. • Through proactive consultation with the Middle Market Manager refer business opportunities that enhance our customer relationships to Small Business, Property and Consumer as appropriate. • Develop customer relationships by attending meetings with Middle Market Managers and customers to gain insights into their business and banking requirements. • Meet customer expectations by responding to requests for information or assistance in a prompt and timely manner.
Loans Administration	<ul style="list-style-type: none"> • Work closely with the Middle Market Managers to ensure the accurate preparation and administration of loan files. • Manage the end to end loan application process including: <ul style="list-style-type: none"> - Application forms - Financial and Credit Analysis - Credit Submission Preparation - Settlement - File Administration and Maintenance • Efficient processing of documentation, loan applications and evaluations, focussing on attention to detail. • Ensure annual reviews are completed within approved time limits
Business Performance	<ul style="list-style-type: none"> • Provide timely and quality service to new to bank and existing customers, thereby supporting customer growth and retention. • Undertake customer needs analysis to identify and fulfil broader financial needs of customers and increase cross sale of collateral bank products, increasing depth of relationship and product penetration in line with targets. • Participate in all relevant meetings and appropriate forums to provide input and identify opportunities to support the business unit offering and strategy. • Maintain a strong working knowledge and understanding of the full range of the Banks products and services. • Proactively manage personal development and career development proactively to enhance credit assessment, lending and relationship management skills.

<p>Planning and Organising</p>	<ul style="list-style-type: none"> • Ensure timely completion of tasks and preparation of documents in line with delivery expectations. • Adopt a strong and planned approach to organising and managing workloads. • Ability to prioritise tasks, ensuring a high level of efficiency and attention to detail while remaining customer focussed.
<p>Building Relationships</p>	<ul style="list-style-type: none"> • Support customer relationship management by attending meetings with Middle Market Managers and customers to gain insights into their business and banking requirements. • Regularly engage and maintain strong working relationships with the Business Customer support team to ensure efficiencies are maximised and customer experience enhanced. • Demonstrate effective relationship skills when liaising with customers and key stakeholders. • Work collaboratively with Middle Market Managers, credit risk, loans administration and internal stakeholders to streamline the customer experience. • Ability to influence up when managing workloads and expectations of Middle Market Managers.
<p>Teamwork</p>	<ul style="list-style-type: none"> • Support a culture of continuous improvement where both learning is shared and embedded • Foster teamwork, collaboration and respect within the business unit. • Identify and share information to support the goals and strategy of the Middle Market Manager. • Provide support to local and national Middle Market Officer teams to manage workloads.
<p>Risk Management & Credit Quality</p>	<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. • Identify and recognise the risk/s where a proposal falls outside Bank Policy and GCB standards and guidelines and conduct appropriate analysis and mitigation. • Ensure proper portfolio management disciplines are adhered to, including arrears management, watch-list management, Annual Review performance, credit risk pricing, portfolio returns, and all exceptions reports are actioned in line with Bank Policy and Procedures. • Promptly raise any issues of non-compliance that are identified with the Middle Market Manager.
<p>Risk</p>	<ul style="list-style-type: none"> • All personal Operational Risk training completed by the due date. • Proactively monitor processes to ensure risk loss events or incidents of non-compliance are identified, managed and escalated on a timely basis.
<p>Values</p>	<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.

Part B: Person Specification (Minimum Requirements)

Qualifications, Knowledge & Experience

- FSRA Tier 2 Accreditation
- Tertiary qualification in business related field highly regarded.
- Knowledge of banking regulations, policies and procedures
- An understanding of the end-to-end lending process is highly regarded
- Good knowledge of financial analysis and of the structuring of security arrangements.
- Knowledge of the full range of the banks products and services.
- Proven ability to build positive team relationships with local and remote team members

Technical & Business Skills

- Customer relationship management.
- Financial analysis skills, including the ability to analyse and interpret financial statements.
- Strong written and verbal communication skills to effectively build relationships with customers and internal stakeholders.
- Relationship building skills to support customer needs and interactions with key stakeholders.
- Accurate processing skills with a focus on attention to detail and prioritisation of work flow.
- Self-motivated and proactive style.
- Excellent problem solving, time management and multi-tasking skills.
- Ability to adapt in a changing environment.
- Ability to work effectively under pressure, meeting customer delivery deadlines.
- Highly organised and planned with a continuous improvement lens.

Organisation Chart

