

## Position Description

<b>Position Title:</b>	Assessment Officer	<b>Department:</b>	Assessment Third Party Mortgage Operations
<b>Grade;</b>	4	<b>Location:</b>	Adelaide
<b>Reports to:</b>	Team Manager	<b>Financial Sign-off Authority:</b>	N/A
<b>Direct Reports:</b>	N/A	<b>Indirect Reports:</b>	N/A
<b>Created:</b>	29/09/2010	<b>Updated:</b>	29/09/2010

### Organisational and Position Overview

The Processing Centre's objective is to make it easier for customers to do business with us.

We aim to be a customer focused Processing Centre that provides effective solutions, has relevant and consistent frameworks, has staff that are motivated and engaged, meets agreed customer expectations and supports open communication.

The Assessment Officer's key responsibility is to accurately assess residential and consumer loan applications in line with bank policy. Protect the Bank's interests security position and identify any potential risks whilst endeavouring to meet settlement deadlines. Ultimate responsibility is to ensure all loans are settled in compliance with NCCP, LTO, Corporations Law rules and regulations.

To assist the broader Loan Origination team in maximising the effectiveness of processing capabilities.

Success will come from effective execution of a broad set of key result areas.

### Key Result Areas (5-8 Areas)

#### Key Result Area & Responsibilities

<b>Business Process</b>	<p>To implement all initiatives as defined in the business plan document. Improve processes in line with Lean principles and realise benefits.</p> <ul style="list-style-type: none"> <li>• Support and /or participate within full value stream review of indexing, assessment and documentation and settlement processes.</li> <li>• Participate in the identification and implementation of changes to QMS/JIS documentation where identified.</li> <li>• Ensure that processes and procedures are adhered to as per the JIS for that function being performed.</li> </ul>
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<b>Customer</b>	<p>Maintain responsibility for the customer experience in the business unit and embed a culture of 'making it easier to do business'. Operate within agreed customer / partner commitments.</p> <ul style="list-style-type: none"> <li>• Be accountable for delivering Good Quality and Effectiveness (Customer Outcome) within the business.</li> <li>• To ensure adherence to all legislative and regulatory requirements in accordance with lending guidelines</li> <li>• Foster and demonstrate a "Can do" approach to our interactions with customers, partners and colleagues.</li> </ul>
<b>People</b>	<p>Support the development of all staff within the business unit to achieve business continuity, career and succession planning goals. Support the development of processing centre leaders and potential leaders.</p> <ul style="list-style-type: none"> <li>• Participate in Succession Plan activities as agreed with your manager in line with your Development Plan</li> <li>• Be flexible and supportive of daily activities undertaken within the expectations of your role</li> <li>• Be accountable for your actions</li> <li>• Demonstrate behaviours in accordance with the Bank's Values at all times</li> <li>• Participate in your own personal and professional development</li> <li>• Participate in all required compliance training as directed by your manager</li> </ul>
<b>Risk</b>	<p>All personal mandatory risk training is completed within 6 months of the due date.</p> <p>Operate within personal approved limits (with no breaches of those limits) without authorisation from the appropriate oversight body, for the policies of:</p> <ul style="list-style-type: none"> <li>- Delegated Lending Authority</li> <li>- Consecutive Annual Leave</li> <li>- Group Authorities Register</li> <li>- Corporate Card</li> </ul> <p>Report any concerns, loss events or incidents of non-compliance to your BURA/Line Manager.</p> <p>Compliance with all Bank policies</p>
<b>Bank Values &amp; Community</b>	<p>Consistently demonstrate behaviour in accordance with the Bank's corporate values and policy requirements.</p> <p>Continually support and contribute to the Processing Centre team.</p> <p>Be actively involved in community activities supported or initiated by the Bank and work with other areas of the Bank to support existing community initiatives and identify new opportunities.</p>
<b>General</b>	<p>This position may involve additional responsibilities and duties other than the key responsibilities described above.</p>

## Person Specification

### Skills, knowledge and abilities:

- Ability to make sound judgements based on experience.
- Thorough knowledge of Bank's policies and procedures pertinent to role.
- Highly accurate approach with constant attention to detail.
- Very high level of verbal and good written communication skills.
- Highly developed time management skills with the ability to prioritise and meet deadlines
- Ability to effectively liaise and build relationships with all levels of staff and customers.
- High level of computer literacy and experience in using RFS and Microsoft products.
- Ability to apply sound analytical thinking skills to problem solving.
- Self awareness of strengths and weaknesses (and can develop strategies to improve) (Desirable)
- Ability to work unsupervised or with minimal supervision (Desirable)
- Highly developed conflict resolution skills (Desirable)

### Minimum Qualifications / Experience required:

- Proven experience in Consumer, Residential lending is desirable
- Successful completion of Advanced Residential Lending is desirable
- Lending / Securities experience is desirable
- Basic knowledge of LTO and ASIC laws are desirable
- Secondary Education

### Assessments Required:

- Police Check
- Reference Checks
- Psychometric and ability testing maybe required.