

<b>Position title</b>	<b>Senior Manager Transformation &amp; Product Risk Oversight</b>
<b>Division</b>	Group Risk
<b>Department</b>	Group Operational Risk
<b>Direct Reports</b>	Nil

### 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

Group Risk is the second line of defence in the Bank's risk management approach and includes the independent oversight functions of: Group Operational Risk (GOR), Credit Risk Management, Risk Governance and Middle Office.

The Head of Group Operational Risk reports directly to the Chief Risk Officer (CRO) and to the Executive and Board through the Board Risk Committee.

GOR is an independent second line of defence risk function and centre of expertise that provides opinions, advice, oversight and challenge on operational risk / non-financial risk matters in an advanced accredited bank. GOR assists the Bank and its Board to make informed risk / reward decisions in line with the Bank's Risk Appetite and objectives through its monitoring of key material risks and:

- Providing opinions, insights, advice, oversight and challenge in relation to operational risk / non-financial risk while continuing to create efficiencies
- Continuously improving the frameworks, policies, processes, systems and tools for operational risk management
- Facilitating and /or supporting the Bank's operational risk monitoring, reporting and regulatory change requirements
- Facilitating and / or supporting operational risk processes where a Bank-wide risk view or risk approach is required.

#### The purpose of your role

The Senior Manager Transformation Risk Oversight is responsible for driving governance, oversight and continuous improvement of the risk management practices of the business and first line risk teams primarily across the relevant areas of responsibility for the team (including, but not necessarily limited to, Change Risk including Transformation, Conduct Risk, Product Lifecycle Management, Remediation Risk Management and Policy Risk Management). This includes consideration of broader holistic risk impacts e.g. credit, strategic etc. The responsibilities include:

- Providing SME input into the design, development, implementation and ongoing oversight / continuous improvement of the Change & Transformation Risk Management Framework, including policies, standards, procedures and tools
- Providing SME input into the design, development, implementation and ongoing oversight / continuous improvement of the Product Lifecycle Framework, including policies, standards, procedures and tools

- Providing SME input into the design, development, implementation and ongoing oversight / continuous improvement of the Enterprise/Consumer Remediation Framework, including policies, standards, procedures and tools
- Providing SME input into the design, development, implementation and ongoing oversight / continuous improvement of the Conduct Risk Management Framework, including policies, standards, procedures and tools
- Providing SME input into the design, development, implementation and ongoing oversight / continuous improvement of the Policy Risk Management Framework, including policies, standards, procedures and tools
- Providing oversight, influence and challenge of risks, obligations, controls and processes (including, but not necessarily limited to, holistic risk considerations for decision making purposes, delivery and delivered risk considerations and strategic/transformation risks)
- Providing independent monitoring of the risks across the relevant areas of responsibility
- Providing advice as/where required across the relevant areas of responsibility and in relation to risk management generally
- Support regulator reviews and information requests, relevant to the areas of responsibility of the team
- As and where relevant, collaborating and working effectively with 1LOD teams, 2LOD teams and 3LOD teams and as a member at governance forums as and where relevant.
- Providing input into regular risk reporting as and where required and/or present to Board / Management Committees as/where relevant

### **Your core relationships**

This role reports to the Head of Transformation & Product Risk Oversight. Key relationships include the Transformation & Business related stakeholders, Group Product Functions, People & Culture linkage from a Conduct Risk perspective and Group Assurance, specifically:

- Line 2 Head of Group Operational Risk
- Line 2 Head of Transformation & Product Risk Oversight
- Line 2 Senior Transformation Risk Advisor
- Line 2 Senior Transformation Risk Advisor
- Line 2 Group Operational Risk Leadership Team
- Line 2 Group Risk Leadership Team
- Line 2 Risk Governance
- Line 2 Group Operational Risk Team
- Line 1 Transformation Director / Transformation Delivery Director
- Line 1 Transformation Risk Manager
- Line 1 Heads of Risk across each Division (and related teams)
- Line 1 Transformation Business Owners (and related business stakeholders)
- Line 1 Risk Specialists
- Line 1 Business Unit Heads
- Line 1 Executive Team
- Line 3 Group Assurance
- Operational Risk Committee / Board Risk Committee
- Transformation Forum / Transformation Leadership



### What you're accountable for

<b>Leadership</b>	<ul style="list-style-type: none"><li>• Encourage team members to manage and adjust their own performance in line with the Bank's and the Department's Vision.</li><li>• Lead by example in demonstrating clear support for the Bank's vision and risk management practices across the Group in the areas of responsibility.</li><li>• Promote a full exchange of ideas, participate in group discussions and encourage others to participate.</li><li>• Provide leadership across the Group Operational Risk team by sharing knowledge, supporting the development of staff and constructively challenge the status quo to deliver superior outcomes.</li></ul>
<b>Risk interactions and engagement</b>	<ul style="list-style-type: none"><li>• Support first line business areas in ensuring that risks are identified, rated, managed and escalated on a timely basis with the completion of risk identification and assessment processes, consideration of emerging risks and reporting of events or incidents of non-compliance.</li><li>• Communicate effectively to build and sustain working relationships with internal and external customers/stakeholders.</li><li>• Lead an effective risk culture by proactively discussing risk, obligations and controls within the business, as well as routinely in business unit forums.</li></ul>

### Your knowledge, skills and experience

<b>Knowledge &amp; skills</b>	<ul style="list-style-type: none"><li>• Strong business and risk background with exposure to the areas of responsibility including, but not necessarily limited to, Change, Product, Conduct &amp; Policy risk</li><li>• An ability to operate at the big picture level and in the detail where required and demonstrated experience on governance forums/groups.</li><li>• Demonstrated interpersonal, stakeholder management and communication skills with an ability to operate, interact and influence at senior levels across a business including Executive &amp; Senior Management</li><li>• Possess a high level of problem and resolution skills with an ability to operate with ambiguity and in agile manner, apply critical thinking skills and approach the role with a sceptical and inquisitive mindset to identify areas of focus</li><li>• Ability to work under broad direction, deal with competing demands and/or changing priorities, manage multiple initiatives and effectively manage expectations of multiple stakeholders in a complex environment and deliver to strict deadlines.</li><li>• Strong leadership, people development and management abilities</li><li>• Highly competent planning and facilitation abilities</li><li>• Practical understanding of trends and threats related to risk management more broadly and across the specific areas of responsibility</li><li>• Commitment to high standards of quality with strong drive for continuous improvement</li></ul>
<b>Relevant experience</b>	<ul style="list-style-type: none"><li>• 5+ years in a risk management or audit role with senior level responsibilities and engagement experience</li><li>• 1-2 years leadership/management experience</li><li>• Practical experience in working closely with business representatives to provide risk expertise</li><li>• Practical experience in in some/all the areas of responsibility across the team and/or demonstrated linkage of relevance of other related experience</li><li>• Proven experience in interpreting and implementing regulatory requirements</li><li>• Practical experience in continual improvement methods and techniques</li><li>• Proven client relationship customer focused experience</li><li>• Proven experience in building sustainable relationships</li><li>• Experience in professional report writing and delivery of presentations at Senior Leadership, Executive and Board levels.</li></ul>

## Your qualifications and certifications

- Relevant tertiary or professional qualifications, supported by practical experience in this or a field related to this position (mandatory)
- Specialist qualifications associated with Risk Management disciplines
- Other relevant industry certifications and/or memberships (recommended)

## 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

<b>Relationship</b>	<b>Commerciality</b>
<b>Communication</b>	<b>Execution</b>

### People capability profile

<p><b>Relationships</b></p> <p>Builds and maintains productive relationships with trust and integrity. Works collaboratively and is open to the perspectives of others.</p>	<p><b>Results Focus</b></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><b>Grow Self</b></p> <p>Grows knowledge, is curious and proactively applies learning. Builds resilience and is mindful of impact on others.</p>	<p><b>Role Expertise</b></p> <p>Maintains role-specific standards and applies knowledge, skills and experience on-the-job.</p>
<p><b>Communication</b></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><b>Execution</b></p> <p>Makes well-considered decisions, plans and delivers quality outcomes. Problem solves and acts with integrity. Holds self and others accountable.</p>	<p><b>Grow Others</b></p> <p>Develops others by sharing feedback, recognising and celebrating outcomes. Connects with others to guide, empower and inspire.</p>	<p><b>Customer Focus</b></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>
<p><b>Partnering</b></p> <p>Acts with intent to build sustainable partnerships with customers, community and stakeholders to deliver shared value and achieve business outcomes.</p>	<p><b>Innovation</b></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><b>Future Ready</b></p> <p>Exchanges and respectfully challenges perspectives and approaches. Anticipates, embraces and promotes change to achieve our vision for today and tomorrow.</p>	<p><b>Commerciality</b></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>