

Position Description

Date of Creation: January 2007
Position Title: Branch Manager
Division: Local Connection
Team: State Manager
Location: Various
Reports To Position: Regional Manager
Direct Reports: Customer Service Officer, Senior Customer Service Officer, Customer Service Supervisor, Customer Relationship Officer, Customer Relationship Manager
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 we behave with each other, our customers and our partners.

Position Overview

The Branch Manager will build on community commitment, demonstrating a pro-active approach to sourcing business and developing the team.

A key focus of the Branch Manager is to deliver financial solutions for customers and establish sustainable relationships. They will have the ability to lead and manage a team of staff to meet individual and group targets, specifically around sales and referring new business.

Reporting to the Regional Manager, the Branch Manager will strive to meet lending and deposit growth targets as specified in budgets. The position will also work closely with State Support staff including – Regional Manager, Retail Operations Manager and Retail Lending Manager to service the needs of consumer and small/medium enterprises

Reporting & Relationships

Position will report to Regional Manager. Direct reports vary, but can be Customer Service Officer, Senior Customer Service Officer, Customer Service Supervisor, Customer Relationship Officer, Customer Relationship Manager or Assistant Branch Manager.

Key Accountabilities (6 – 8)

Key Result Area	Accountability
Customer	<ul style="list-style-type: none"> • Development and delivery of branch based business plans • Maintain and develop relationships with existing and new small business customers • Development and execution of customer acquisition and retention strategies • Development and execution of strategies to enhance customer experience and advocacy • Identify and help Customers reach their goals by offering banking solutions relevant to their needs. • Conduct Customer Calling programs (including LINX) to meet the growth expectation of the branch. • Provide financial services (including advice on relevant products and services to suit customer needs as authorised by the Bank by way of an Authorisation to Provide Financial Product Advice).
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, communities
People	<ul style="list-style-type: none"> • Develop and lead your team to achieve the Region objectives • Develop an environment and invest to motivate, hold accountable, engage and develop the skills of your team • Develop a strong working relationship with all branch staff and provide coaching on referrals and basic sales techniques • Ensure that branch staff have the resources, products, skills and motivation to grow the Bank's business • Develop coaching plans for staff members and conduct coaching sessions
Financial	<ul style="list-style-type: none"> • Development and execution of strategies to grow loans and deposits at reasonable prices • Management of costs • Management of volume/margin trade-off and costs • Management of the performance of the branch by ensuring that clear targets and standards are set and monitored • Generate loan approvals and deposits as specified in budgets and other key objectives as nominated and agreed

Risk	<ul style="list-style-type: none"> • Nurture and lead a culture that embeds consideration of risk and compliance in all decisions making • Ensure that the quality of lending and credit management of the branch portfolio is maintained to required standards • Complete and approve loan applications within delegated authorities • Ensure risk management practices in regards to non-performing loans, arrears control and Branch Managers diary are carried out as required
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

- **Customer Orientation** - Cultivating strategic relationships and ensuring that the customer perspective is the driving force behind all value-added business activities
- **Developing Strategic Relationships** - Using appropriate interpersonal styles and communication methods to influence and build effective relationships with business partners (e.g., peers, functional)
- **Coaching/Teaching** - Providing timely coaching, guidance and feedback to help others excel on the job and meet key accountabilities
- **Entrepreneurship** - Advancing own understanding and sharing insight regarding key market drivers. Actively using that knowledge to create/seize business and customer focus opportunities and/or expand into new markets, products, or services
- **Empowerment/Delegation** - Using appropriate delegation to create a sense of ownership of higher-level organisational issues and encouraging individuals to stretch beyond their current capabilities
- **Building & motivating the Sales Organisation** - Attracting, developing, and retaining talented individuals; creating a sales culture that enables associates to realise their highest potential, thus allowing the organisation to meet future challenges
- **Broadening Business Value** - Exploring customers' underlying issues and needs that suggest broader solutions; maximising the productiveness of sales interactions by building on customer cues to gain

Technical & Business Skills

Experience required:

Previous experience in managing a team, monitoring and tracking performance against targets, lending experience and business development experience.

Minimum Qualifications:

Essential

FSRA Accreditation T2 – Deposit Taking & Non-Cash Payment Facilities & General Insurance

Desirable

Certificate 3 in Financial Services

Formal Qualification in Business/ Finance or related discipline

Assessments Required:

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