

## **Role Purpose Statement**

<b>Position Title:</b>	Small Business Banker
<b>Group #:</b>	Group 3
<b>Division:</b>	Business and Private Banking
<b>Direct Team Name:</b>	Small Business (Business Direct & Small Business)
<b>Reporting to People Leader Position:</b>	Region Manager
<b>People Accountability:</b>	Individual Contributor (0 Direct Reports)

### **Role Purpose:**

- Undertake sales and service-related requirements for a portfolio of the Small Business Agricultural customers located throughout regional Victoria
- Build relationships with Business Partners to create and action new business opportunities and support our customers.
- Action and manage salesforce opportunities & national leads
- Increase our customers 'Bank of Choice' footprint and undertake retention related activities for existing customers
- Perform credit analysis and approve requests for temporary excesses/increased limits
- Provide coaching, lead actions and role model great behaviours across the broader Business

### **Core Responsibilities:**

Apply relevant specialist knowledge and experience to understand, influence and advise internal and/or external clients. Functions including the use of discretion/delegation and authority may be carried out within clearly defined policies, principles and specific objectives and may include people leadership roles with leadership accountability for a team, or teams, of employees. Employees are responsible for the delivery of work but accountability may sit at a higher Group.

### **Key Role Responsibilities:**

- Managing lending and product requests for small business customers
- Understanding customers business needs to provide holistic banking solutions
- Increasing the portion of Bank of Choice customers within the portfolio with the number of interactions and referrals
- Accountable for managing customer complaints and escalations until resolution is reached
- Coaching and development of less experienced bankers within the team and developing associates
- Drive customer portfolio risk and compliance - Establish and maintain Working Relationships with key stakeholders (Retail, NAB Partners and other Business Partners)

### **Customer/Community:**

- Add value to all customer relationships

- Retention of existing profitable relationships
- Proactive customer/prospect/referral source calling
- Identify broader customer needs, fulfil requirements and hence increase customer's share of wallet through realising cross sell opportunities
- Educate and coach customers to utilise most convenient and efficient channels

**Process:**

- Understand key credit requirements to ensure lending applications are completed in line with credit policy
- Satisfy customer enquiries and other needs
- Develop and maintain understanding of other bank products ie. transactional banking including merchant facilities, deposits, insurance etc. to assist in matching to customer needs
- Understand key requirements to ensure all activities are completed in line with relevant compliance standards.

**Risk:**

Proactively manage risk, meeting all policy and compliance requirements; perform controls; adhere to process and procedures pertinent to role; and escalate events, issues or breaches as they are identified (risk accountability forms part of all roles, as everyone is responsible for managing risk and compliance).

**Accountabilities:**

- Financial: Portfolio revenue (ROE), growth and individual expectations in line with Individual Performance Plan
- Customer: Increase the number and quality of meaningful customer conversations

**Role Knowledge & Technical Competencies:**

- Demonstrated experience in a lending role (preferred 2-4 years), with experience in managing customer relationships, and the credit process
- Strong financial/business acumen
- Customer Focus
- Completed DCA preferred
- Tertiary qualifications in Business preferred