Role Purpose Statement

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| Role title: | **Specialised Banking Manager (Account Manager)** |
| Division: | Business Everyday Banking  |
| Business unit: | Trade & Working Capital (TWC)  |
| Role reports to: | **Specialised Banking Executive**  |
| Level (1 to 7): |  3 |
| Purpose: | To provide working capital finance solutions to support a trading business’s cash flow requirements, allowing these customers to meet their growth aspirationsTo proactively manage, grow and retain portfolio of existing customer relationships, focusing on monitoring performance of account groups, increasing share of customer wallet and providing necessary coaching/training required to customers/bankers to ensure appropriate identification, use and maintenance of facilities in accordance with NAB’s operational policy and procedure.To create a presence and high level of TWC product understanding and awareness within the organisation and the business marketplace. Manage and ensure a customer's payment risk, delivery risk, and sanctions obligations are compliant and managed appropriately. |
| Accountabilities:A list of the key responsibilities of the role, detailing what the role is accountable for | **What is this role specifically accountable or responsible for*** Monitor TWC facilities to ensure the customer’s needs are met ongoing and where the commitment limit is inappropriate, liaise with the banker to review the limit in line with the customer’s cash flow requirements
* Effectively manages the correlation between limits and utilisation rates, therefore ensuring that the appropriate level of funding is available for the customer.
* Enhance the customer experience by providing excellent service through meeting new and existing customers and explaining the procedures and operation of TWC products and services.
* Identifying customer needs and matching to appropriate solutions in line with the customers aspirations and trade cycle via a thorough review of a customer’s cash flow performance, budgeted projections, and associated risks through their supply chain.
* Proactively seeking new business opportunities for TWC and NAB through conversations with clients and their advisers and review of information provided.
* Deliver TWC capability to internal NAB stakeholder (Bankers / Credit) to increase awareness of NAB’s ability to support customers working capital requirements through TWC solutions
* Building awareness of NAB expertise and specialisation by developing relationships and delivering capability to customer advisors
* Identifying and advising NAB credit and bankers of relevant risks and any appropriate risk mitigants of a customer solution.
* Actively advising clients who trade internationally on risk mitigation when importing and exporting as well as awareness regarding sanction and embargoes.
* Deliver a great customer experience and grow customer advocacy of TWC and NAB.
* Proactively sharing insights, supporting, and building capability in TWC products and services.
* Attendance at BBC weekly sales/debrief meetings and delivery of valuable insights each time, with minimum 4 days spent at dedicated BBCs.
* Responsibility for determining priority of overall workloads to ensure that objectives are met.
* Team activity, reporting and service synergy.
* Drive and deliver positive contributions to overall team engagement
* Ensuring that solutions provided meet appropriate return on equity (pricing for risk).
* Ensure that all work is performed in accordance with the requirements of the Health & Safety Policy, procedures, and legislation.
* Take reasonable care for own health & safety, as well as that of others.
* Provide professional and ethical behaviour in your actions by ensuring compliance with external legislation, bank standards and internal operating policies and procedures relevant to the position.
* Ensure all personal training records are maintained and kept up to date. Ensure all annual leave and long service leave are taken as per NAB’s requirements.
* Proactively look for ways to enhance your IDP and enlist in training to help you achieve these goals.
* To conform with all internal operating policies and procedures relevant to the position.
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| Financial accountability: | To deliver attractive returns and our financial plan for shareholders as per the current individual and State Performance Plan. |
| People accountability: | * None
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