



Role Purpose Statement

Health Banking Manager

Position Number	65077749
Position Address	Level 13 100 St Georges Tce Perth, Western Australia. 6000 Australia
Organisational Unit	Health WA
Global Function	Project Management
Global Function Desc	Provide financial advisory services, fully integrated financial solutions and risk management for customers with Business Lending and Business Deposits (includes Agribusiness).
Generic Job No.	70001771
Generic Job	Relationship Manager Specialised
Job Differentiator No.	92579816
Job Differentiator	Develop processes to evaluate service levels/identify potential improvements. Undertake distribution & sales objectives planning. Lead, coach, develop & motivate team members. Manage portfolio of customers with footings up to approx \$60m.
Enterprise Behaviour	Responsible for behaving in accordance with NAB's Code of Conduct and demonstrating the Enterprise Behaviours in all customer, community and employee interactions. Protecting NAB information and information systems is the responsibility of every employee. For your specific responsibilities refer to Use of Information and Information Systems - User Responsibilities within the Group Information Security Standards.
Work Type	Individual Contributor / Prof Specialist
Purpose	To pro-actively manage customer relationships and meet their needs by providing full Integrated Financial Services solutions through the most cost effective and appropriate channels. Full portfolio management via penetration of existing customers, acquisition of new customers and expense management.
Working Relationships	Business Banking Officer/Analyst or Functionalised Support Team (frequent) - for support in relationship development, support in relation to achieving individual business plans, support, guidance, performance review, planning, mentoring, training Internal Specialists # to fulfil total customer requirement (#One Financial Institutionalism#) For example Financial Planner, Personal Banker, Private Banker, Leasing, Treasury, International Trade REs (frequent) - for reporting to Senior Management, agreement of direction and business plans, support, guidance, performance review, planning, mentoring, training Risk Management (frequent) - for information provision, checking regarding credit approval progress of specific lending proposals Customer#s (frequent) - for direct management of customer accounts to produce new business and create the basis for long-term business

	relationship and generation of customer loyalty. Resolution of problems Professional (lawyers, accountants) # Liaison re customer requirements, networking, business referrals
Responsibilities	Responsibilities for health and safety has been assigned to all employees. For your specific responsibilities refer to Responsibilities for Workplace Health and Safety located on the intranet under People Toolbar; 1. Personally develop and manage a portfolio of key BFS customers and Referral partners. 2. Identify new business and referral opportunities & establish, develop and utilise networks of internal and external contacts to aid achievement of income targets. 3. Assess economic value and risk potential of new business. 4. Maintain and enhance the credit risk profile and profitability of the portfolio. 5. Sales - Implement specific local competitive and aggressive sales/ income campaigns and initiatives. & sell and promote tailored Bank products and services within Bank parameters. 6. Develop and improve professional excellence through management of individual and team#s performance. 7. Implement annual business plans for the customer portfolio allocated. 8. Personally sanction BFS lending within own personal lending authorities. 9. Prepare and submit for approval business lending proposals outside own authorities with full justification for recommendations, including obtaining and analysing industry and business information. 10. Lead and coach any direct reports. 11. 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. 12. 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. 13. Ensure all personal training records are maintained and kept up to date 14. Coaching, monitoring, supervision of direct reports to ensure they have the skills and knowledge to perform their role to be compliant with FSRA requirements and external legislation in a professional and ethical manner. 15. To conform with all internal operating procedures relevant to the position.
Further Responsibility	and fulfilment of cross sales opportunities external and local area market referral sources are completed in line with credit policy have the skills and knowledge to perform their role to be compliant with FSRA requirements and external legislation



	ensuring compliance with external legislation, bank standards and internal operating policies and procedures relevant to the position date
Major Challenges	referral sources lending to meet agreed benchmarks (irregulars, ratings)
Decision Making Auth.	DCA
Additional Information	Role holder is likely to be a highly experienced retail/relationship manager with a degree and/or post-graduate professional qualification (generally CA, PY, ACCA, MBA, CIB) Likely to have experience within business banking and/or credit assessment of around 4-8 years. Several years of experience will have been in relation to the specific segment of operation (eg BFS) with a comprehensive understanding of business/ commercial practices, BFS products and services, with significant emphasis on sales, lending, credit assessment and control experience.
QUALIFICATIONS AND SKILLS	
Risk	
Customer Feedback	Obtained
Policy and Procedure Essentials	Obtained
Risk Ready - For New Starters Only	Obtained
Safety and Security	Obtained
Sales and Relationship	
Investigating Adverse Bureau	Obtained