



## Role Purpose Statement

### Branch Manager

<b>Position Number</b>	65111869
<b>Position Address</b>	57-59 Mitchell St Bendigo, Victoria. 3550 Australia
<b>Organisational Unit</b>	Bendigo
<b>Global Function</b>	Retail Banking
<b>Global Function Desc</b>	Provide financial advisory services, fully integrated financial solutions and risk management for Retail customers.
<b>Generic Job No.</b>	70001976
<b>Generic Job</b>	Branch Manager
<b>Job Differentiator No.</b>	92768134
<b>Job Differentiator</b>	Manages large branch that may have a Banking Adviser Group Two and an Assistant Manager with FTE >7 Total Branch Lending >\$150m Total Branch Deposits >\$100m
<b>Enterprise Behaviour</b>	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.
<b>Purpose</b>	Responsible for the overall business performance of the Branch and undertaking and driving activities to achieve Branch performance targets (revenue growth, customer service scores, referral targets) through team leadership and business development
<b>Working Relationships</b>	Regional Executive Retail (frequent) (Reports to this position) ##Reporting, target setting, and monitoring ##Performance Review, Planning, Training, Support, Guidance, Mentoring, Coaching (sales and skills development) ##Ensuring regulatory and operational compliance ##Recommendations/direction/guidance on business performance, marketing, customer service strategies and opportunities. ##Recommendations on succession/workforce planning, staffing, premises issues. ##Briefing on operational issues/concerns (e.g. major cash errors, losses). ##Coaching on structuring quality lending submissions Retail Credit & Risk Manager (frequent) ##Fating of lending proposals. ##Overview of loans originated by self/branch ##Formal training regarding significant changes in credit policy,



	<p>accounting practices and regulatory compliance</p> <p>##Coaching/guidance regarding the structuring of quality lending submissions</p> <p>##Recommendations regarding Impaired Assets and Credit Restructuring</p> <p>Banking Advisers, Business Mgr, Assistant Manager, Customer Advisers (frequent)</p> <p>##Supervision, Performance Review, Planning, Training, Support, Guidance, Mentoring.</p> <p>##Reporting, target setting, and monitoring.</p> <p>##Enquiries, authorisations.</p> <p>##Overview/Fating of declined/referred Personal lending proposals</p> <p>##Ensuring compliance with policies/procedures</p> <p>##Recommendations/direction regarding Branch operations</p> <p>##Allocation of planned/unplanned Leave &amp; Relief for Branch employees</p> <p>##Recommendations regarding Performance Reviews for other Branch employees</p> <p>Other Employees within Branch (frequent)</p> <p>(Ultimately responsible for all Branch employees)</p> <p>##Enquiries/authorisations (as required or where direct supervisor is unavailable)</p> <p>##Team meetings</p> <p>##Performance Reviews/Discussions (including Performance Improvement process)- Sales (assistance, referrals) Customers (frequent)</p> <p>##Product sales/service (lending, deposits &amp; transactional),</p> <p>##Referring general account maintenance &amp; enquiries to Direct</p> <p>##Identify needs and opportunities for quality referrals to sales team in order to provide support and build ongoing relationships</p> <p>##Ensure team provides standard of excellence in customer service/satisfaction/experience.</p> <p>##Efficient and satisfactory customer complaint resolution</p> <p>Referral Partners / Introducers (frequent)</p> <p>##Establishing and building relationships to encourage future business development opportunities</p> <p>Community Influencers / Leaders (moderate)</p> <p>##Enhance NABs stature in the community</p> <p>Employees in Other Segments / Branches (moderate)</p> <p>##Referrals &amp; Sharing Best Practices</p> <p>Employees in Support Areas (moderate)</p> <p>##Lending Services / Collections / Cards processing lending applications accurately &amp; within Bank guidelines, customer account enquiries/maintenance, excess/debt management</p> <p>##Treasury - negotiation of term deposit rates</p> <p>##State Retail Banking Operations campaigns/marketing</p> <p>Product Specialist Areas (Merchants, Payments, IMS, Leasing, Retail</p>
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	Lending Support Centre (RLSC) -holistic solutions for Branch customers
<b>Responsibilities</b>	<p>Responsibilities for health and safety are assigned to all employees. For your specific responsibilities refer to Responsibilities for Workplace Health and Safety located on the intranet under People Toolbar;</p> <p>1.#To conform with all internal operating policies and procedures relevant to the position.</p> <p>2.#Ensure all personal training records are maintained and kept up to date</p> <p>3.#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.</p> <p>4.#Ensure that all work is performed in accordance with the requirements of the Health &amp; Safety Policy, procedures and legislation. Take reasonable care for own Health &amp; Safety, as well as that of others.</p> <p><b>Financial</b></p> <p>##As ultimately responsible for Branch P&amp;L, undertake and drive activities to achieve Branch performance targets through team leadership and business development approaches.</p> <p>##Regular monitoring, analysis and reporting of performance results of branch and team members.</p> <p>##Utilising identified best practice approaches.</p> <p>##Developing business/action plans for improvement.</p> <p>##Identifying and recommending business development suggestions to Regional Executive Retail.</p> <p>##Engaging in and encouraging use of NAB Sales &amp; Service methodologies.</p> <p>##Efficient and effective use of business (Branch) resources (eg. Encourage up-skilling of team members, encourage identification of unnecessary costs). Think like a customer, act like a business owner.</p> <p>##Accurate &amp; efficient processing of product sales/services for Branch's Gold Plus customers.</p> <p>##Encourage customers to use convenience/electronic banking alternatives.</p> <p>##Encourage right the first time, every time approach/work ethic within Branch team to minimise re-work costs and risk of financial loss.</p> <p>##Identify and nurture local referral/introducer relationships and promote Branch as a centre of excellence for all financial needs within the local community.</p> <p><b>Customer Service / Community</b></p> <p>##Conduct lending interviews and maximise any cross-sell opportunities for new and existing Gold and Gold Plus customers by conducting quality conversations (with specific focus on Gold Plus customers).</p> <p>##Delegate and/or undertake day-to-day servicing and maintenance of Gold Plus customers on a reactive basis, ensuring high customer satisfaction levels with a focus on performing these transactions in</p>



##Ensure the highest level of customer satisfaction and service is achieved by accurate processing of lending applications in a timely manner, and driving customer focused behaviours and ethics within the team.

##Create positive public relations and actively represent NAB in the local community through membership of local community groups and other committees.

##Monitor service levels provided by the Branch team to ensure an exceptional quality of professionalism and integrity by meeting/exceeding customer expectations through superior service and needs fulfilment:

- o#by observation, and
- o#through regular discussions with direct reports on individual and branch performance

##Professionally and efficiently answer enquiries, action requests, and resolve (take ownership of) customer feedback/concerns, ensuring details are captured within Siebel.

##Develop plans and processes to track and manage employee talent, including:

- o#Attracting and recruiting qualified candidates with competitive backgrounds
- o#Managing and defining competitive salaries
- o#Training and development opportunities
- o#Performance management processes
- o#Retention programs
- o#Promotion and transitioning

##Ensure Branch team are focused on delivering professional and efficient customer service and have high product knowledge by leading, managing, coaching and motivating the Branch team and supporting each individual making sure performance plans are being followed and employees have the desired attitudes and behaviours.

##Ensure efficient management of Branch administrative and operational tasks through direct supervision and delegation of administration and operational duties to the Branch team.

##Professional conduct and image of self and staff must be maintained at all times including compliance with NAB's dress standards and Code of Conduct.

##Proactively create customer awareness of self service channels (e.g. Express Cheque Deposit, nab.com.au, ATM, Internet Banking, IB Kiosk, Telephone Banking, NAB Connect, SMS alerts, Smart Statements, Online Security Guarantee etc), and encourage customer usage of these self service options.

##Adherence of self and team to operational, organisational and regulatory compliance requirements and demonstrating and promoting NAB Corporate Principles and Behaviours.

##Ensuring the Bank's vision is supported daily in the Branch through training and specific initiatives and activities.



	<p>##</p> <p>People / Leadership</p> <p>##Ensure Branch team are focused on delivering professional and efficient customer service and have high product knowledge by leading, managing, coaching and supporting direct reports (and wider Branch team through direct reports), ensuring training is maintained, Performance Plans are being followed, and employees have the desired attitudes/behaviours.</p> <p>##Encouraging input and motivates Branch team by creating and sustaining a teamwork environment, and a customer mentality towards customer service.</p> <p>##Conduct regular team meetings and debriefs using NAB Sales &amp; Service methodology, and ensure appropriate communication flow to all levels within the Branch.</p> <p>##Preparation and feedback of quarterly/annual Performance Plans/appraisals for direct reports. Direct reports to provide input and recommendations to team member#s appraisals and assist with monitoring any performance related deficiencies.</p> <p>##Demonstrating NAB Corporate Principles &amp; Behaviours at all times.</p> <p>##Create a work environment where team-work and customer satisfaction are highly valued.</p> <p>Administration</p> <p>##Ensure efficient management of Branch functions/operations through direct supervision, and delegation of tasks/duties through direct reports.</p> <p>##Perform various administrative tasks including:</p> <ul style="list-style-type: none"> <li>o#Ownership of eRisk compliance with supervision of general eRisk management delegated to Assistant Manager where appointed),</li> <li>o#Non-Lending Loss processing/overview,</li> <li>o#Voucher preparation/authorisation,</li> <li>o#Action/overview/sign-off of miscellaneous reports,</li> <li>o#Actioning Asset Restructuring requirements (as appropriate), and</li> <li>o#Branch Sales/Performance Measurement Planning &amp; Reporting.</li> </ul> <p>##Ensure own and team professionalism and ethical behaviour in actions through compliance with external legislation, bank standards and internal operational policies and procedures.</p> <p>##Overview and ultimate decision making regarding office related issues as identified by Assistant Manager if appropriate.</p> <p>##Provide support/assistance to direct reports as required to ensure superior customer service and workload balance.</p>
<p><b>Additional Information</b></p>	<p>##Hold a Degree in Business/Commerce/Finance or be working towards attaining one</p> <p>##Lending Accreditation (as outlined in Australian Credit Policy Manual 4.01.05</p> <p>##Successfully completed minimum, additional, and annual credit training requirements outlined in the Australian Credit Policy Manual.</p> <p>##Specifically, successful completion of:</p>



	<p>o#Completed relevant Training programs</p> <p>o#Completed FSRA Tier 1 and Tier 2</p> <p>o#OMEGA Commercial Loans to Business and Business Lending Fundamentals</p> <p>o#Likely to have:</p> <p>o#Minimum of 6 - 8 years experience within financial services at a practical level (preferably experience encompassing business, personal, and branch functions)</p> <p>o#Strong product and technical knowledge, people leadership /coaching skills</p> <p>o#Time management skills</p> <p>o#Proven track record of sales results through people &amp; a passion for servicing customers</p> <p>o#Successful completion of all pre-appointment training for the role</p> <p>o#Successful completion of NAB Sales &amp; Service methodology programs</p> <p>o#Completed, or soon to have completed, required NAB Leadership programs</p> <p>o#Successful completion of all compliance programs specific to (and leading up to) this role</p>
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<b>QUALIFICATIONS AND SKILLS</b>	
<b>Leadership</b>	
Store Mgr Onboarding WorkplaceAssessment	Obtained
<b>Risk</b>	
AML Threshold Transaction Reporting	Obtained
Customer Feedback	Obtained
Risk Ready - For New Starters Only	Obtained
Safety and Security	Obtained
<b>Service Focus</b>	
Aggressive Customer Training	Obtained
Hold Up Awareness	Obtained
<b>Technical Expertise</b>	
Delivering the Best Acct Opening Exp	Obtained