



Role Purpose Statement

Associate Home Lending

Position Number	65316414
Position Address	Level 25 395 Bourke St Melbourne, Victoria. 3000 Australia
Organisational Unit	Home Lending Associates 2
Global Function	Retail Banking
Global Function Desc	Provide financial advisory services, fully integrated financial solutions and risk management for Retail customers.
Generic Job No.	70001951
Generic Job	Banking Advisor
Job Differentiator No.	93688254
Job Differentiator	Home Lending Specialist (branch)
Enterprise Behaviour	<p>Responsible for behaving in accordance with NAB's Code of Conduct and demonstrating the Enterprise Behaviours in all customer, community and employee interactions.</p> <p>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.</p>
Purpose	Assist branch achieve performance targets by meeting sales and service expectations. This will ensure revenue growth; customer service scores and sales targets are achieved.
Working Relationships	<p>Branch Manager (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 ##Direct supervision day to day direction, and leave requests.. ##Team meetings. ##Review/overview of referred & declined lending applications within Lending Authority</p> <p>Customers (frequent) ##Product sales/service (lending, deposits & transactional), general account maintenance & enquiries. ##Identify opportunities for quality referrals/leads, provide support and build ongoing relationships. ##Encourage migration to convenience banking & electronic banking channels.</p> <p>Other Employees within Branch (frequent) ##Referral targets. ##Enquires/Authorisations (as required or when direct supervisor</p>



	<p>is not available)</p> <p>##Coaching opportunities, sharing of best practices</p> <p>##Teamwork assistance (as required)</p> <p>##Sales (assistance, referrals).</p> <p>Employees in Support Areas (moderate)</p> <p>##Lending Services / Collections / Cards lending applications/advice, customer account enquiries/maintenance.</p> <p>##Treasury - negotiation of term deposit rates.</p> <p>##AMS customer account enquiries.</p> <p>##Operations policy & procedural enquiries.</p> <p>##Customer Sales Centre</p> <p>##Business Development Manager # Sales capability, Coaching and support</p> <p>##Credit Manager for review/overview of lending applications and sales capability/training</p> <p>##Other Branches referrals</p>
<p>Responsibilities</p>	<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> <ol style="list-style-type: none"> 1.#To conform with all internal operating policies and procedures relevant to the position. 2.#Ensure all personal training records are maintained and kept up to date 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. 4.#Ensure that all work is performed in accordance with the requirements of the Health & Safety Policy, procedures and legislation. <p>Take reasonable care for own Health & Safety, as well as that of others.</p> <p>Financial</p> <p>##Business opportunities for referral to Business Manager, investment opportunities for referral to Wealth Manager</p> <p>##Proactively manage future business growth opportunities by accurately recording details within Siebel (as activities & opportunities) and use of Banker Dashboard including funnel management for lending opportunities from approval to drawdown.</p> <p>##Develop and improve customer relationships at every reactive interaction with customers to assist drive increased share of wallet, customer retention ratings, and quality referrals</p> <p>##Efficiently action in-branch referrals identified by Branch colleagues, and opportunities referred by other areas.</p> <p>##Proactively identifying share-of-wallet increases/opportunities within Branch home loan customer base.</p> <p>Customer Service</p> <p>##Determine customer#s goals and aspirations through quality</p>

	<p>conversations.</p> <p>##Conduct home lending interviews and maximise any cross-sell opportunities for new and existing customers.</p> <p>## Create customer awareness and use of self service banking transactional and service channels, such as ECD, EBD, and ATM, Internet, IB kiosks and Telephone Banking.</p> <p>##Perform general account maintenance services as outlined in Retail Branch Task Matrix.</p> <p>##Ensure the highest level of customer satisfaction and service is achieved by accurate processing of Personal lending applications with live fating in a timely manner.</p> <p>##Maintain an exceptional quality of professionalism and integrity by meeting/exceeding customer expectations through superior service and needs fulfilment.</p> <p>##Undertake transaction authorisations as outlined in the Branch Signing Authorities Matrix.</p> <p>##Sell and promote the Bank#s products and services to new customers by engaging in quality conversations with retail customers in the Branch and proactively responding to referrals and leads.</p> <p>##Sell and promote the Bank#s products and services to existing customers through proactively phoning them and engaging in quality conversations, identifying potential customer needs and delivering solutions which provide value to the customer.</p> <p>##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.</p> <p>##Identify needs and opportunities for quality referrals to specialists such as Business Banking and Wealth Manager to provide support and build ongoing relationships.</p> <p>##Assess economic value and risk potential of new business and ensure ethical behaviour and compliance with lending standards in all dealings with customers</p> <p>##Assist the Branch Manager in ensuring exceptional branch service delivery by the team and that every retail customer is treated with professionalism and integrity.</p> <p>##Provide relief for Branch Manager/ Assistant Manager during leave and absences</p> <p>##Professional conduct and image must be maintained at all times including compliance with NAB#s dress standards and Code of Conduct.</p> <p>##Adherence to operational, organisational and regulatory compliance requirements and demonstrating and promoting NAB Corporate Principles & Behaviours</p> <p>Administration</p> <p>##Perform various administrative tasks as outlined in Retail Branch</p>
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	<p>Task Matrix</p> <p>##Provide support and assistance to Branch Manager / Assistant Manager / Customer Adviser (generally), as required.</p> <p>People / Leadership</p> <p>##Assist Manager/ Assistant Manager with on the job coaching/development of other employees.</p> <p>##Team meeting attendance & participation.</p> <p>##Demonstrate NAB Corporate Principles & Behaviours at all times.</p>
Additional Information	<p>Likely to have:</p> <p>##3-5 years experience in financial services/selling with a proven track record in sales and a passion for customer service.</p> <p>##Proven service skills, with a passion to provide the highest level of customer satisfaction.</p> <p>##Proven knowledge of NAB products and services.</p> <p>##Ability to identify and refer quality sales opportunities.</p> <p>##Strong Time Management skills.</p>
QUALIFICATIONS AND SKILLS	
Risk	
Customer Feedback	Obtained
Risk Ready - For New Starters Only	Obtained
Safety and Security	Obtained
Sales and Relationship	
BA Job Ready Workplace Assessment	Obtained
Service Focus	
Aggressive Customer Training	Obtained
Hold Up Awareness	Obtained
Technical Expertise	
Delivering the Best Acct Opening Exp	Obtained