



Role Purpose Statement

Small Business Banker

Position Number	65143091
Position Address	22-28 King William St Adelaide, South Australia. 5000 Australia
Organisational Unit	Adelaide
Global Function	Retail Banking
Global Function Desc	Provide financial advisory services, fully integrated financial solutions and risk management for Retail customers.
Generic Job No.	70001086
Generic Job	Small Business Banker
Job Differentiator No.	92099388
Job Differentiator	Differentiator not applicable. Group 3 position in Australia.
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>
Work Type	Individual Contributor / Prof Specialist
Purpose	<ul style="list-style-type: none"> - Undertake sales and service related requirements for a portfolio of the Branch Retail Business customer base, defined as having Business lending facilities up to \$150k plus Leasing; Business income up to \$200k. - Achieve new Retail Business customer sales from in-branch referrals, Siebel opportunities & National Leads (up to \$150k Business lending plus leasing). - Review and approve annual reviews, perform day-to-day monitoring of accounts and increase share-of-wallet and retention rates for portfolio of existing customers. - Perform credit analysis and approve requests for temporary excesses/increased limits up to DCA. - Provide general account maintenance services and conduct value transactions to Branch#s existing Business customers to ensure first-rate quality of customer service. - Provide coaching, lead actions and behaviours across the Business Banking function that will ensure overall targets are achieved (i.e. identifying sales/referral opportunities, drive activities to achieve customer satisfaction levels, migration to alternative transactional channels). - Encourage convenience banking & electronic banking migration whilst ensuring a high degree of customer satisfaction. - Identify referral opportunities for Branch team and Bankers in other



	<p>segments / branches.</p> <ul style="list-style-type: none"> - Assist other areas within Branch in a teamwork approach to meeting customer needs when required. - Assist Branch Manager in the supervision and operations of Branch Business Banking function by providing leadership, guidance and support to the Branch team to ensure the delivery of quality customer service and achievement of operational plan objectives.
<p>Working Relationships</p>	<p>Regional Executive Retail (moderate)</p> <ul style="list-style-type: none"> - Branch targets & sales expectations - Lending/Sales coaching - In situations unable to obtain authorisation from Branch Manager <p>Branch Manager (frequent) (Reports to this position)</p> <ul style="list-style-type: none"> - Reporting, planning, referral targets and objectives - Performance reviews/discussions, training, coaching, support, guidance & mentoring - Ensuring compliance with policies/procedures - Recommendations/direction re workload assistance, leave requests <p>Retail Credit & Risk Manager (frequent)</p> <ul style="list-style-type: none"> - Fating of lending proposals outside of own DCA, and within Retail Credit & Risk Manager#s DCA - Overview of loans originated by self - Formal training re significant changes in credit policy, accounting practices and regulatory compliance - Coaching/guidance regarding the structuring of quality lending submissions - Recommendations regarding Impaired Assets and Credit Restructuring <p>Other Staff within Branch (moderate)</p> <ul style="list-style-type: none"> - Sales/referral targets (assistance, referrals) - Coaching opportunities, sharing Best Practices <p>Customers (frequent)</p> <ul style="list-style-type: none"> - Product sales/service (lending & transactional), general account maintenance & enquiries - Identify needs and opportunities for quality referrals to sales staff in order to provide support and build ongoing relationships - Encourage migration of customers to convenience & electronic banking channels - Efficient and satisfactory customer complaint resolution <p>Staff in Support Areas / Other Segments (moderate)</p> <ul style="list-style-type: none"> - Sales/Referrals/Enquiries. - Lending Services / Collections / Cards # processing lending applications; customer enquiries/maintenance, excess/dept management - Treasury # term deposits rates. - Operations # Policy & procedure enquiries. - Cards # customer related enquiries. - State Retail Banking Operations # leave & relief, campaigns/marketing. - Product Specialist Areas (Merchants, Payments, IMS, Leasing) -



	holistic solutions for Bus. customers
Responsibilities	<p>45% Customer Service</p> <ul style="list-style-type: none"> - Conduct lending interviews for new and existing Retail Business customers by conducting quality conversations. - Assess and fate new/increased/temporary lending requests, up to DCA, for existing Business customers. - Delegate/undertake day-to-day servicing and maintenance of Branch Business customer portfolio on a reactive basis, ensuring high customer satisfaction levels: <ul style="list-style-type: none"> - General account maintenance services. - Perform various value transactions. - Monitor business customer accounts (action reference reports, review watch-lists, contact customers as required to put account in order). - Process and fate annual reviews. - Ensure the highest level of customer satisfaction and service is achieved by accurate processing of Business lending applications in a timely manner, and driving customer focused behaviours and ethics within the branch team. - Professionally and efficiently answer enquiries, action requests, and resolve (take ownership of) customer feedback/concerns, ensuring details are captured within Siebel. <p>35% Financial</p> <ul style="list-style-type: none"> - Lead actions & behaviours within Business Banking function in particular and the wider Branch team in general, that will ensure overall Branch targets are achieved (revenue growth, referrals). - Accurate and efficient processing of product sales/services for Business customers. - Encourage convenience & electronic banking migration by demonstrating EBD, ECD, ATM, Internet & Telephone Banking to new and existing Business customers. - Ensure future business growth opportunities are not overlooked by accurately recording details within Siebel (as activities & opportunities). - Develop and improve customer relationships at every interaction with customer base to assist drive increased share of wallet, customer retention ratings, and quality referrals. - Efficiently action in-branch referrals identified by Branch colleagues, and opportunities referred by other areas. - Assist Branch Manager in actively supporting business development activities/initiatives <p>10% Administration</p> <ul style="list-style-type: none"> - Effectively manage and perform required administrative tasks including: <ul style="list-style-type: none"> - BEA activities - Audit issues



	<ul style="list-style-type: none"> - Non-Lending Loss processing - Actioning/overview/sign-off of miscellaneous reports - Actioning Asset Restructuring requirements (as appropriate) - Provide back-office support/assistance to Branch Manager (specifically) and wider Branch banking team (generally). - Sales planning and reporting. <p>10% Leadership</p> <ul style="list-style-type: none"> - Ensure (any) direct report/s are focused on delivering professional and efficient customer service and have high product knowledge by leading, workflow direction and coaching, and ensuring training is maintained, performance management framework is being followed, and staff have the desired attitudes/behaviours. - Provide technical assistance and on-job coaching/guidance to (any) direct report/s ensuring compliance with policies and procedures. Answer enquiries from wider Branch team as needed. - Assist Branch Manager with communication dissemination to Branch team and with organising and co-conducting staff meetings. - Preparation & feedback of quarterly/annual Performance Plans for (any) direct report/s. - Encourage a teamwork approach in a customer-driven work environment. - Demonstrate NAB Corporate Principles & Behaviours. - Assist with up-skilling/coaching of Branch colleagues.
<p>Further Responsibility</p>	<p>Customer/Community</p> <ul style="list-style-type: none"> ##Add value to all customer relationships ##Retention of existing profitable relationships ##Migration of un-profitable customer to profitable ##Pro active customer/prospect/referral source calling ##Identify broader customer needs, fulfil requirements and hence increase customer#s share of wallet through realising cross sell opportunities. # #Maximise quality profitable commercial acquisition opportunities with referral sources. ##Develop introducer and other referral sources ##Educate and coach customers to utilise most convenient and efficient channels such as internet banking & DFS for#simple# enquiries # Workplace presentations with Retail & Private Bankers ##Participation in community activities <p>Process</p> <ul style="list-style-type: none"> ##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



	<p>##Understand key requirements to ensure all activities are completed in line with relevant compliance standards. Employee</p> <p>##Work as part of the Small Business SB Central teams to best service customers.</p> <p>##Work with & support other Small Business Bankers and SB Central colleagues to offer premium customer management services.</p> <p>##Coaching of other staff to ensure they have the skills and knowledge to deliver superior customer service to small and emerging business customers and identify opportunities to help them further</p> <p>##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>##Ensure all personal training records are maintained and kept up to date</p> <p>Financial</p> <p>##Review performance to ensure strong revenue growth and sales performance</p> <p>##Reduce costs by tightly controlling risk management and with a focus on superior cost management practices</p>
<p>Additional Information</p>	<ul style="list-style-type: none"> - Hold a Degree in Business/Commerce/Finance or be working towards attaining one - Lending Accreditation (as outlined in Australian Credit Policy Manual # 4.01.05) - Successfully completed minimum, additional, and annual credit training requirements outlined in the Australian Credit Policy Manual. <p>Specifically, successful completion of:</p> <ul style="list-style-type: none"> - OMEGA Commercial Loans to Business Fundamental - OMEGA Commercial Loans to Small Business <p>Likely to have:</p> <ul style="list-style-type: none"> - Minimum of 4 - 6 years experience within financial services at a practical level - Strong product and technical knowledge, people leadership/coaching skills - Time management skills - Proven track record of sales results through people & a passion for servicing customers - Successful completion of all pre-appointment training for the role - Successful completion of NAB Sales & Service methodology programs



	- Successful completion of all compliance programs specific to (and leading up to) this role
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	
Customer Connections - WCS	Obtained
Customer Connections - Wealth	Obtained
Introducing Asset Finance	Obtained
Investigating Adverse Bureau	Obtained
Service Focus	
Aggressive Customer Training	Obtained
Hold Up Awareness	Obtained
Technical Expertise	
Delivering the Best Acct Opening Exp	Obtained