



## Role Purpose Statement

<b>Role title:</b>	Customer Advisor 1
<b>Division:</b>	Consumer Banking
<b>Team:</b>	Retail
<b>Role reports to:</b>	Branch Manager
<b>Group (1 to 7):</b>	Group 1
<b>Purpose:</b>	To support delivery of the One NAB Plan through providing a great customer experience that drives customer advocacy through understanding customer needs and providing appropriate servicing solutions, within our risk guidelines.
<b>Accountabilities:</b>	<ul style="list-style-type: none"> <li>• Deliver a signature customer experience by providing the highest level of customer service through efficient queue management, uncovering customer needs with Inspire skills and by answering customer requests in a professional and timely manner.</li> <li>• Complete activities for account opening where required</li> <li>• Deliver Branch plan through achievement of increased Customer Advocacy, Deepening Customer Relations, proactively manage risk through helping build an eRisk culture, generating attractive returns with quality referrals and driving Smarter Banking.</li> <li>• Ensure accuracy in performing transactions to minimise cash errors and their associated costs and customer advocacy implications.</li> <li>• Provide support and assistance to Branch Manager/Assistant Manager/Banking Advisor, as required.</li> <li>• Support branch customer engagement activities/initiatives to achieve revenue growth and branch performance plans.</li> <li>• Support strategic initiatives designed to improve productivity, digital migration, quality of conversations, and banking/wealth integration.</li> <li>• Maintain an in depth awareness of Bank products and services.</li> <li>• Utilise knowledge of the customer's needs to promote the Bank's products and services to new and existing customers by engaging with customers and identifying needs and referring them to the appropriate specialist or self-service channel.</li> <li>• Help customers to achieve their financial goals through identifying their needs and accurately recording referrals (CA Leads), in a timely manner.</li> <li>• Demonstrate NAB Values at all times focusing deepening customer relationships and delivering professional and efficient customer service.</li> <li>• Ensure that all work is performed in accordance with the requirements of the Health &amp; Safety Policy, procedures and legislation.</li> <li>• Professional conduct and image must be maintained at all times</li> </ul>

	<p>including compliance with NAB's dress standards and Code of Conduct.</p> <ul style="list-style-type: none"> <li>• Completion of required role and mandatory training and accreditation/certification requirements.</li> <li>• Proactively identify opportunities for self-development to accelerate performance and support the delivery of the One NAB Plan by undertaking identified development actions (i.e. regular performance and career conversations, coaching, IDP).</li> <li>• Completion of assigned eRisk activities and tasks. Proactively monitoring risk and assurance requirements within agreed Risk Appetite and managing non-compliance in a timely manner.</li> <li>• Identification and escalation of events / losses / breaches as incurred.</li> </ul>
<p><b>Financial accountability:</b></p>	<p>As assigned by People Leader.</p>
<p><b>People accountability:</b></p>	<ul style="list-style-type: none"> <li>• Direct reports Nil</li> </ul>

## Role Purpose Statement

<b>Role title:</b>	<b>Customer Advisor 2</b>
<b>Division:</b>	Consumer Banking
<b>Team:</b>	Retail
<b>Role reports to:</b>	Branch Manager
<b>Group (1 to 7):</b>	Group 1
<b>Purpose:</b>	To support delivery of the One NAB Plan through providing a great customer experience that drives customer advocacy through understanding customer needs and providing appropriate servicing solutions, within our risk guidelines.
<b>Accountabilities:</b>	<ul style="list-style-type: none"> <li>• Deliver a signature customer experience by providing the highest level of customer service through efficient queue management, uncovering customer needs with Inspire skills and by answering customer requests in a professional and timely manner.</li> <li>• Determine customers' goals and aspirations through quality Inspire conversations (phone and branch) and deepening customer relationships at every interaction.</li> <li>• Deliver Branch plan through achievement of increased Customer Advocacy, Deepening Customer Relations, proactively manage risk through helping build an eRisk culture, generating attractive returns with quality referrals and driving Smarter Banking.</li> <li>• Complete activities for account opening, unsecured lending and deposit products to meet customer needs.</li> <li>• Ensure accuracy in performing transactions to minimise cash errors and their associated costs and customer advocacy implications.</li> <li>• Provide support and assistance to Branch Manager/Assistant Manager/Banking Advisor, as required.</li> <li>• Support branch customer engagement activities/initiatives to achieve revenue growth and branch performance plans.</li> <li>• Support strategic initiatives designed to improve productivity, digital migration, quality of conversations, and banking/wealth integration.</li> <li>• Maintain an in depth awareness of Bank products and services.</li> <li>• Utilise knowledge of the customer's needs to promote the Bank's products and services to new and existing customers by engaging with customers and identifying needs and referring them to the appropriate specialist or self-service channel.</li> <li>• Help customers to achieve their financial goals through identifying their needs and accurately recording referrals (CA Leads), in a timely manner.</li> <li>• Demonstrate NAB Values at all times focusing deepening customer relationships and delivering professional and efficient customer service.</li> </ul>

	<ul style="list-style-type: none"> <li>• Ensure that all work is performed in accordance with the requirements of the Health &amp; Safety Policy, procedures and legislation.</li> <li>• Professional conduct and image must be maintained at all times including compliance with NAB's dress standards and Code of Conduct.</li> <li>• Completion of required role and mandatory training and accreditation/certification requirements.</li> <li>• Proactively identify opportunities for self-development to accelerate performance and support the delivery of the One NAB Plan by undertaking identified development actions (i.e. regular performance and career conversations, coaching, IDP).</li> <li>• Completion of assigned eRisk activities and tasks.</li> <li>• Proactively monitoring risk and assurance requirements within agreed Risk Appetite and managing non-compliance in a timely manner.</li> <li>• Identification and escalation of events / losses / breaches as incurred.</li> </ul>
<b>Financial accountability:</b>	As assigned by People Leader.
<b>People accountability:</b>	<ul style="list-style-type: none"> <li>• Direct reports Nil</li> </ul>



## Role Purpose Statement

<b>Role title:</b>	Banking Advisor
<b>Division:</b>	Consumer Banking
<b>Team:</b>	Retail
<b>Role reports to:</b>	Branch Manager
<b>Group (1 to 7):</b>	Group 1
<b>Purpose:</b>	To support delivery of the One NAB Plan through the branch network by providing a great customer experience that drives advocacy through understanding customer needs and providing appropriate financial solutions, generating attractive returns, within our risk guidelines.
<b>Accountabilities:</b>	<ul style="list-style-type: none"> <li>• Determine customers' goals and aspirations through quality Inspire conversations (phone and branch) and deepening customer relationships at every interaction.</li> <li>• Work with customers to understand and fulfill their needs by use of Inspire tools, thereby supporting Branch performance plans for Customer Advocacy, Deepening Customer Relations, home loan growth, improved productivity, deposits, margin management, fee collection and protection conversations.</li> <li>• Proactively create customer awareness of Smarter Banking and encourage customer usage of these self-service options.</li> <li>• Maintain an exceptional level of professionalism and integrity by delivering a signature customer experience through superior service, accurate processing in a timely manner and needs fulfillment.</li> <li>• Provide relief for Branch Manager/Assistant Manager during leave and absences.</li> <li>• Assist Branch Manager with on the job coaching/development of other employees.</li> <li>• Proactively manage customer communications and needs by accurately recording details of all current and future customer interactions within Siebel (as activities and opportunities) and use of My Customers to enable effective funnel management for customer applications from create to drawdown.</li> <li>• Identify, build and maintain trusted relationships with internal and external stakeholders (i.e. Wealth, Business Bank, local professional networks, community groups, local professional businesses) to create advocates, customer engagement opportunities and a community presence.</li> <li>• Efficiently action in-branch referrals identified by branch colleagues and opportunities referred by other areas, in a timely manner. Deliver solutions which provide value to the customer and providing feedback to the referee.</li> <li>• Identify customer needs and provide quality referrals to specialists</li> </ul>

	<p>such as Business Banking and Wealth Management to provide support and build ongoing relationships.</p> <ul style="list-style-type: none"> <li>• Conduct home lending interviews, using Inspire conversation skills to uncover the customer’s needs and identify the protection needs of our new and existing customers.</li> <li>• Provide accurate and efficient processing of product fulfillment/services for Branch customers including unsecured and secured lending (e.g. simple home loans, credit cards, personal loans, term deposits, transactional accounts, simple investment and insurance products).</li> <li>• Support strategic initiatives designed to improve productivity, digital migration, quality of conversations, and banking/wealth integration.</li> <li>• Maintain an in depth awareness of Bank products and services.</li> <li>• Completion of assigned eRisk activities and tasks.</li> <li>• Completion of required role training and accreditation/certification requirements.</li> <li>• Proactively identify opportunities for self-development to accelerate performance and support the delivery of the One NAB Plan by undertaking identified development actions (i.e. regular performance and career conversations, coaching, IDP).</li> <li>• Professional conduct and image must be maintained at all times including compliance with NAB’s dress standards and Code of Conduct.</li> <li>• Assess economic value and risk potential of new business, demonstrate professional and ethical behaviour and ensure compliance with external legislation, bank standards and NAB’s internal operating policies and procedures relevant to the position.</li> <li>• Identification and escalation of events / losses / breaches as incurred.</li> <li>• Demonstrate and promote NAB’s Values at all times focusing on delivering professional and efficient customer service.</li> <li>• Ensure that all work is performed in accordance with the requirements of the Health &amp; Safety Policy, procedures and legislation.</li> <li>• Proactively monitor risk and assurance requirements within agreed Risk Appetite and managing non-compliance in a timely manner.</li> </ul>
<b>Financial accountability:</b>	<p>As assigned by People Leader.</p>
<b>People accountability:</b>	<ul style="list-style-type: none"> <li>• Nil Direct Reports</li> </ul>

## Role Purpose Statement

<b>Role title:</b>	Branch Manager
<b>Division:</b>	Consumer Banking
<b>Team:</b>	Retail
<b>Role reports to:</b>	Retail Customer Executive
<b>Group (1 to 7):</b>	Group 2 & Group 3
<b>Purpose:</b>	To support delivery of the One NAB Plan through leading the branch team to deliver a great customer experience, turning customers into advocates, engaging our people and generating attractive returns, within our risk guidelines.
<b>Accountabilities:</b>	<p><b>Group 3:</b> Accountable for the overall business performance of the Branch with a large and complex P&amp;L.</p> <p><b>Group 2:</b> Accountable for the overall business performance of the Branch P&amp;L.</p> <ul style="list-style-type: none"> <li>• Lead the team to deliver signature customer experiences that build customer advocacy and deepen customer relationships.</li> <li>• Work with branch staff to understand and fulfill customers' needs by use of Inspire tools, thereby supporting Branch performance plans for Customer Advocacy/NPS, Deepening Customer Relations, home loan growth, improved productivity, margin management, fee collection and protection conversations.</li> <li>• Deliver on People Leader Fundamentals by demonstrating and building leadership, recruiting for talent, building capability and driving performance.</li> <li>• Hold branch team accountable for delivering branch plans, drive and manage strong performance through regular coaching, feedback and development using NAB's performance framework and Inspire tools and methodology.</li> <li>• Create an engaging work environment where team-work and customer advocacy are highly valued.</li> <li>• Ensure Branch employees use, adopt and promote Smarter Banking options to enhance digital migration for customers.</li> <li>• Ensure Branch employees are focused on delivering a signature customer experience including accurate and efficient processing of product fulfillment/services for all NAB customers.</li> <li>• Identify, lead and undertake customer engagement activities through driving diverse home loan sources within the team. Effectively manage customer needs and any potential associated risk.</li> <li>• Monitor, analyse and report performance results of Branch and team members and when required develop business/action plans for improvement.</li> <li>• Implement, lead and coach to meeting customer needs in the branch, including team meetings, visual management, file and funnel reviews.</li> <li>• Actively contribute to the broader Local Area Market Leadership Team.</li> </ul>

- Overview and ultimate decision making responsibility within delegation authority regarding Branch matters.
- Efficient and effective uses of resources e.g. encourage up-skilling of team members, identification and removal of unnecessary cost and ensuring optimal productivity of bankers.
- Support strategic initiatives designed to improve productivity, digital migration, quality of conversations, and banking/wealth integration.
- Perform various administrative tasks including: Ownership of eRisk compliance with supervision of general eRisk management, Non-Lending Loss processing/overview, Voucher preparation/authorisation, Action/overview/sign-off of miscellaneous reports, and Branch Performance Measurement Planning & Reporting.
- Create positive public relations and actively represent NAB in the local community.
- Identify, build and maintain trusted relationships with internal and external stakeholders (i.e. Wealth, Business Bank, B2B referral partners, local professional networks, community groups) to create advocates, customer engagement and a community presence.
- Professional conduct at all times, including compliance with NAB's dress standards and Code of Conduct.
- Demonstrate, promote and live NAB Values.
- Assess economic value and risk potential of new business and ensure ethical behaviour and compliance with external legislation, lending standards and internal operating policies and procedures.
- Ensure completion of required role and mandatory training, continuous education and accreditation/certification requirements for self and all Branch employees.
- Proactively identify opportunities for self-development to accelerate performance and support the delivery of the One NAB Plan by undertaking identified development actions (i.e. regular performance and career conversations, coaching, IDP).
- Responsible for completion of Mandatory and Role Based Risk learning and compliance tasks, reviews and controls within the Branch.
- Ensure that all work is performed in accordance with the requirements of the Health & Safety Policy, procedures and legislation.
- Proactively drive a strong risk culture within team through activities such as identification and escalation of risk events, monitoring risk and assurance requirements within agreed Risk Appetite and managing non-compliance in a timely manner.

**Leader/Lender:**

In addition to the above.

- Determine customers' goals and aspirations through quality Inspire conversations (phone and branch) and deepening customer relationships at every interaction.
- Work with customers to understand and fulfill their needs by use of Inspire tools, thereby supporting Branch performance plans for Customer Advocacy, Deepening Customer Relations, home loan growth, improved productivity, deposits, margin management, fee collection and protection conversations.

**Financial accountability:**

As assigned by Regional Executive Retail  
 Group 3: Mortgage Book >\$150mil & Deposit Book >\$100mil  
 Group 2: Mortgage Book <\$150mil & Deposit Book <\$100mil





**People  
accountability:**

As assigned by Regional Executive Retail  
Group 3: Direct Reports Total FTE >7  
Group 2: Direct Reports Total FTE <7