

Position Description

Position Title	Manager Assurance - Credit Risk Review	Department	Group Assurance
Level	Salaried	Location	Bendigo/Mel/Adl
Reports to	Manager Specialist Credit Risk Review (Refer to the "Special requirements section" for further information).	Financial Sign-off Authority	NIL
Direct Reports	NIL	Indirect Reports	NIL
Created	May 2016	Updated	

Organisational Overview

At the Bendigo and Adelaide Bank we are focussed on what is achieved and how it is achieved. Our corporate values describe how. They form a framework to guide our interactions with each other, our customers, our community, our people and stakeholders.

The Bank's corporate values are:

- *Teamwork*
- *Integrity*
- *Performance*
- *Passion*
- *Engagement*
- *Leadership*

Department Function

Group Assurance is the independent internal audit and credit risk review function of the Bank.

Through the Internal Audit and Credit Risk Review teams Group Assurance plays an important role in Bendigo and Adelaide Bank's vision to be Australia's leading customer connected banking group.

Group Assurance acts as the third line of defence within Bendigo and Adelaide Bank. The first line of defence is each and every business area. Each business has its own controls in place and ways to ensure that it complies with policies and procedures.

The second line of defence consists of all of the support functions such as Finance, Group Legal, Group Risk (credit & operational) who provides specialist assistance to the business to monitor and manage risks.

As the third line of defence Group Assurance is required to provide effective assurance to the Board Audit Committee and through assurance adds value to the business. The activities of Group Assurance are set out in a Strategic Plan approved by the Board Audit Committee.

Role Objectives

The key objectives for the Manager Assurance are to:

- Participate in the development and implement effective credit risk review programs.
- Contribute to assurance reporting and the completion of effective and efficient assurance reviews within required timeframes.
- and through the provision of training and support to other Assurance team members (including completion of peer quality assurance process).
- Broadly contribute to the efficient and effective operation of the Group Assurance function and the success of Bendigo and Adelaide Bank.

Key Result Areas

Key Result Area	Responsibility	Standards
Completion of Strategic Assurance Plan (Credit Risk Review)	<p>Individually complete or as part of a team complete assigned reviews included in the Strategic Assurance Plan or requested by the Board Audit Committee. This may include leading others during the review process.</p> <p>To analyse systems, processes and data as part of scope development and sample selection.</p> <p>To assess problems or situations and identify options.</p> <p>Prepare reports to the business and relevant Executive(s).</p> <p>Assist in the completion of the reporting to the Board Audit Committee</p> <p>Appraise the adequacy of the action taken by management to address issues raised.</p> <p>Provide objective assurance advice to the business.</p> <p>Complete peer quality assurance reviews of reports prepared by other Assurance team members as allocated by Senior Manager CRR.</p>	<p>Timely completion of reviews to professional standards as outlined in the Group Assurance Manual. E.g. work papers, work programs, gathering of evidence</p> <p>Contribute to the identification of key risks and controls.</p> <p>Conclusions reached are supported</p> <p>All findings are advised to management as soon as practical during the course of the review (no surprises)</p> <p>Reports clearly articulate findings, risks and recommendations.</p> <p>Follow up actioning of agreed recommendations.</p> <p>Recommendations and advice to the business is timely and adds value.</p>
Positive Relationships	<p>Develop rapport with key business contacts in a manner that assists in the achievement of the Group's and Group Assurance's strategy.</p> <p>Key relationships are required at many levels across the whole business</p>	<p>Strong collaboration with peers and team on specific reviews. May lead others on some reviews.</p> <p>Constructive working relationships across Group Assurance are maintained.</p> <p>Relationships maintained both broadly across the Group and with specifically nominated relationship points.</p>
Effective organisation and self development	<p>Manage in a manner that leads to the achievement of the Group Assurance Mission, Charter and related documents, such as professional development plans.</p>	<p>Initiative demonstrated (self-starter). E.g. opportunities identified and potential problems managed, persistent in dealing with issues and potential barriers.</p> <p>Work is prioritised and responsive to change.</p> <p>Demonstrated ongoing self development.</p> <p>Information dealt with sensitively and confidentially.</p>

Key Result Area	Responsibility	Standards
Broad contribution to the function	<p>Play a role in recommending and implementing ideas that support the strategic direction of the Group Assurance.</p> <p>Assist in completing ad hoc tasks.</p>	<p>Develop a broad understanding of Group Operations.</p> <p>Constructive contribution to the function through initiative and learning.</p> <p>Approach helps build a positive profile for Group Assurance and assists in improving the robustness of internal controls.</p>
Operate within the Corporate Values of Bendigo and Adelaide Bank	Refer values	Refer Values

Person Specification

Skills, knowledge and abilities:

Mandatory

- A relevant tertiary qualification e.g. accounting, business, IT, econometrics
- Demonstrated knowledge of internal control principles
- Understanding of sound credit / lending practice
- Well developed analytical and problem solving skills.
- High attention to detail and follow through.
- Ability to think broadly and “outside the square”.
- Ability to learn new concepts quickly.
- Demonstrated organisation skills including time management and prioritisation etc.
- Ability to establish rapport with key stakeholders and good conflict resolution skills.
- Demonstrated ability to effectively communicate (written and verbal) to all levels of the Bank.
- Proficient application of Microsoft Office e.g. Excel, Word, PowerPoint and Outlook.
- Ability to act objectively and professionally.
- A self starter and ability to work autonomously.
- Ability to work in a team environment.
- Knowledge of the Bank’s credit risk management practices and systems (e.g. LAPS)
- Ability to lead small teams (including peers) on review projects.

Preferable

- Experience in the financial service industry.
- Knowledge of Credit Risk Modelling
- Member or eligibility to be a member of the IIA and attain certification.
- Member of a professional risk management; IT; assurance or accounting body.
- Knowledge of Access database or similar an advantage.
- An appreciation of auditing and enterprise risk management principles.

Confidentiality

- Demonstrated capacity to maintain confidentiality with ability to deal with sensitive information.

Special Requirements:

- * Flexibility to travel and work away from home as required. Note: Reasonable notice will be provided where possible.

Special Assessments Required:

- * Police Check
- * Reference Checking