Position Description

Date of Creation:	
Position Title: Customer Service Officer	
Division: Local Connection	
Location: Various	
Reports To Position: Branch Manager	
Direct Reports: None	
Last updated: May 2017	

Organisational Overview

The Local Connection Business of Bendigo Bank are custodians of the end-to-end customer experience. We lead sales and service for all channels such as branch, mobile, online, social and phone. Local Connection is responsible for maintaining Bendigo Bank's competitive advantage in the marketplace, leading and driving innovation. To achieve this Local Connection work with other businesses and partners who manufacture products which we distribute, sell and service to acquire and retain customers.

In order to successfully achieve our vision of being Australia's most Customer Connected bank we focus on our three key pillars – Customer, People and Community resulting in successful financial and operational excellence.

Underpinning all of our interactions and strong customer commitment is our values determining how behave with each other, our customers and our partners.

Position Overview

The Customer Service Officer (CSO) is the face of our business and gives customers a positive experience every time they contact the Bank.

As a CSO you will provide an exceptionally high level of customer service and build strong relationships. You will deliver core banking services and will display a keen interest in local community initiatives.

Reporting & Relationships

The Customer Service Officer role reports directly to the Branch Manager and has no direct reports.

Key Accountabilities (6 – 8)

Key Result Area	Accountability
Customer	• Identify customers' needs and help them reach their goals by offering relevant banking solutions • Build strong and established connections with our customers through optimisation of customer engagement (LINX) related activities • Conduct customer calling programs (LINX) to meet the growth expectations of the branch

	• Assist the Branch Manager and CRM in the execution of the branch business plan • Execution of customer acquisition and retention strategies • Execution of strategies to enhance customer experience and advocacy • Build relationships with new and existing small business customers
Community	• Communicate and champion the Bank's point of difference to key stakeholders • Identify community development opportunities and follow through with the Branch Manager - including but not limited to sponsorship and community engagement initiatives • Establish and nurture strategies to connect with, and contribute to, your local communities • Actively promote the Banks products and services in the market place and have an involvement in the local community
People	• Assist the Branch Manager to develop and maintain an environment that motivates, holds accountable, engages and develops the skills of the team • Assist with the day to day operations within the branch – specific duties will be identified based on the structure of the branch
Financial	• Support the Branch's execution of strategies to grow loans and deposits • Generate loan approvals and deposits as specified in the budgets and other key objectives as nominated and agreed
Risk	• Comply with all Bank policies and procedures at all times • Ensure the quality of lending and credit management is within your delegated authority • Support a culture that embeds the consideration of risk and compliance in all decision making
Values	• Demonstrate consistent behaviour in accordance with the Bendigo and Adelaide Bank Values of Teamwork, Integrity, Performance, Engagement, Leadership and Passion

Special Requirements

- Weekend work or work or out of hours work may be required on occasion
- Participation in your local community initiatives

Person Specification (Minimum Requirements)

Qualifications, Knowledge & Experience

- Good level of understanding of the Bank's lending products, policies and regulations
- Extensive customer service experience

Technical & Business Skills

Minimum Qualifications:

FSRA Accreditation T1 – Deposit Taking & Non Cash Payment Facilities & General Insurance

Assessments Required:

- Reference checks
- Police checks
- Regulatory checks