

Role Specification

Role Title:	Assistant Relationship Manager		
Business Unit:	Banking	Location:	Various
Division:	Distribution	Pay Band:	Fixed Salary 3
Department:	Various	Job Family:	Banking
Section:	Various	Leader profile:	Team Member
Role Reports to (role title):	Relationship Manager or District Manager		
Direct Reports (role titles):	Nil		
Total employees (total number of employees reporting through to this role, if applicable):	Nil		

Purpose of the role (What the role does; how the role contributes to the team/dept/division goals)

Support the District Manager & Relationship Managers to grow a portfolio of profitable customers in defined geographical markets in pursuit of specific sales, service, growth and opportunity targets.

Key Accountabilities (Key activities, tasks and outcomes to be achieved)

Profit & Financial

- Assist the Relationship Managers with miscellaneous administration of the client portfolio ensuring all documentation and customer files are maintained in accordance with Suncorp's policies and procedures.
- Extract and analyse financial statements, cash flow forecasts and other complex financial reports, providing accurate assessments.
- Identify and attend to client needs that may fall outside the scope of your role, including via referral of opportunities to established network of Banking, General Insurance, Commercial Insurance and Life Insurance specialists within Suncorp.
- Draft and assist the District Manager or Relationship Managers to complete deposit funding and credit proposal papers.
- Develop relationships with intermediaries including Solicitors and Accountants, ensuring all referrals are referred to the Relationship Manager or Regional Manager Business Customers.
- Assist the Relationship Managers to generate opportunities for sales specialists for Bank, General Insurance and Life products using the agreed sales process.

Customer/Service

- Assist the District Manager or Relationship Manager to manage the Bank's relationship with customers within their assigned portfolio tier (our portfolios are tiered as sub \$1M, \$1M-\$10M or \$10M plus).
- Attend to client queries, ensuring all queries are responded to in a timely and professional manner and in keeping with established service standards.
- Support improvement of the relevant customer service / customer satisfaction outcomes for the portfolios.
- Proactive identification of client needs and the maintaining of customer files and miscellaneous records compliant with Suncorp policies and procedures and those of industry legislation.
- Assist the Suncorp Group's understanding of and meeting of holistic customer needs as well as lending needs. Work across channels to make this happen.
- Assist the wider region by cooperating with the Workflow Controller/Regional Operations Manager,

accepting and completing assigned tasks when required.

- Keep our Customer Relationship Management (CRM) system up to date in line with CRM protocols.
- Provide effective feedback to operational, segment and risk areas via Regional Manager Business Customers on issues that have an impact on that area of Suncorp's business.
- Contribute to continuous improvement activity within the region.
- Completing annual reviews.

Risk

- Ability to identify an acceptable level of lending risk, in line with Suncorp's risk appetite statement, and to maximise profit from that transaction.
- Support and demonstrate a risk management culture in line with Suncorp's values.
- Proactive identification and escalation of risks and issues related to your role responsibilities & captured as a service request in Ignite. Adherence to the Bank's complaint resolution process to resolve the matter, maintain our high service standards and mitigate further risks / losses.
- Ensure a safe environment that allows all staff across the Bank the ability to escalate and discuss issues and risks with their Leader or LOR.
- Accountable for maintaining high data quality standards by ensuring information captured in the Bank's systems and documentation are correct and maintained in a timely manner.
- Accountable for operating responsibly within the parameters of your approved delegations
- Participate in conversations about risk with relentless execution of improving the way I, my colleagues and our Bank manage risk consistent with the Leader Profile guidelines.
- Ability to analyse complex financial statements and assist with preparation of detailed credit submissions, including identification of key risks and mitigants.
- Achieve audit and compliance objectives with corporate policies and procedures, as well as complying with industry code of practice and legislative requirements.

People

- Collaborate with peers in the region to ensure effective support and service delivery.
- Contribute to developing a positive and proactive Safety and Wellbeing culture including meeting all safety and wellbeing compliance requirements.
- Role model and live the Suncorp Values while adhering to all corporate HR policies.

Working Relationships (Key stakeholders, clients, customers, suppliers, providers, consultants, etc.)

Internal Relationships

- Develop and maintain relationships with peers in the region, to ensure effective support and service delivery.
- Build and maintain relationships with District Managers, Relationship Managers, Assistant Relationship Managers and key business partners to effectively support them in implementing sales, service, operational, process, and credit quality initiatives, and in the identification of continuous improvement and adherence to processes and requirements.

Person Specification

Key job requirements

Qualifications (indicate whether mandatory or desired)

- Tertiary Qualifications in business, commercial or finance are desirable

Experience (minimum type and level of experience required to perform the role)

- Demonstrated experience in roles requiring growth and retention of a customer base.
- Demonstrated experience in financial services.

Technical Capabilities (skills, knowledge, technical or specialist capabilities)	
Skills and Abilities (required capabilities, including level of proficiency) <ul style="list-style-type: none"> Analytical skills – ability to develop solutions and courses of action and recommend solutions by using an information base to identify key issues, compare with other data and determine cause-effect relationships. Attention to detail – accurately checking and processing tasks and showing concern for all aspects of the role. Commercial Acumen – ability to recognise and implement business strategies to drive profitable growth, customer acquisition, customer experience and sales productivity. Communication Skills – ability to convey and explain information, coherently and confidently both oral and written. Credit skills – understanding and application of risk analysis, cash flow analysis, portfolio management, evaluation and analysis of profit projections, property valuation, credit mediation, security requirements and credit checking. Decisiveness – ability to make effective decisions in a timely manner. Financial skills – understanding and application of pricing, margin, expense management, and profitability principles. Negotiation skills – exploring opportunities with a view to mutual benefit and acceptance. Planning and organising skills – establishing a process to complete goals (either personal or for others) and allocating appropriate resources to achieve such goals. Problem solving – ability to seek out information and break down problems and situations into simple lists of components, options or alternatives. Rapport Building – use interpersonal style to establish and develop relationships. Social skills – using appropriate behavioural styles to develop relationships and influence others 	
Knowledge (factual or procedural information needed to perform in the role) <ul style="list-style-type: none"> Demonstrated understanding of the business, market and external environment. Demonstrated understanding of Personal Banking, General Insurance and Life products and processes. Sound understanding and knowledge of Financial Services Legislation requirements. Understanding of banking and financial industry principles and regulations. 	

Suncorp Leader Profile	
Leader profiles describe behavioural expectations at all levels (from Team Member to Strategic Leader) across the Suncorp Group.	
<ul style="list-style-type: none"> Clarity of Purpose Customer Focus Relentless Execution Building Great Team Simplicity and Agility 	

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