

Position title	Senior Manager Credit Policy
Division	Group Risk
Department	Credit Support
Direct Reports	Yes

Our culture and values

We have a clear strategy and important work in place to become Australia's bank of choice.

Our values of **teamwork**, **integrity**, **performance**, **engagement**, **leadership** and **passion** are at the core of who we are and form the expectation of the behaviours we adopt every day.

We strive to have a culture that drives balanced outcomes; is open and informed for disciplined execution; that celebrates and recognises success; and where the sum is greater than its parts. To achieve this, we focus on four critical behaviours: **act commercially**; **move fast to help customers achieve their goals**; **recognise people for their impact**; and **actively challenge the status quo**.

Together, we're creating a culture we can continue to be proud of; one that will help us reach new heights.

ROLE PROFILE

Your division, your team

The role of the Credit Policy team is to lead the Bank in the formulation and administration of credit policy relating to the Bank's lending businesses. The Team assists the Bank to ensure its credit risk profile is within its risk appetite and to achieve its business objectives.

This role, reporting to the Head of Credit Support, is to lead the Credit Policy team.

The purpose of your role

The primary purpose of the Senior Manager Credit Policy role is to lead the Credit Policy team and the development and maintenance of credit policy to support the Bank's preferred credit risk profile. This includes thought leadership concerning credit policy, and associated interaction with senior lending channel and risk management leaders.

Your core relationships

This role reports to Head of Credit Support and then to the Chief Credit Officer. Key stakeholders include Head of Credit Decisioning and the Credit Risk Management Credit Managers, Heads of Asset Management and Mortgage Help, the heads of the Bank's lending channels and their delegates, lending channel risk divisions, and the Head of Third-Party Banking Mortgage Operations.

What you're accountable for

Credit Policy Leadership	<ul style="list-style-type: none"> • Provide thought leadership regarding credit policy, taking account of the Bank's strategic objectives and risk appetite, portfolio performance and objectives, economic factors and industry trends. • Establish and maintain an approach to proactive and reactive credit policy review suited to an Advance Accredited bank regulated by APRA, and other relevant Australian regulators. • Ensure the review of credit policy is timely and in accordance with the Bank's risk management framework. • Lead the discussion and debate concerning the Bank's credit policy with senior lending channel and risk management leaders. • Chair the Bank's Credit Policy Committee. • Be abreast of finance industry and regulatory developments concerning credit policy.
Team Leadership	<ul style="list-style-type: none"> • Lead and manage the Credit Policy team in a manner which supports achievement of the Credit Policy Leadership KRA. • Be proactive in managing the performance of team members, including the maintenance of development plans, and remediation plans where required. • Foster a culture of innovation and productivity improvement within the Credit Policy team. • Ensure the Credit Policy team meets all requirements of the Bank's cultural and risk & compliance objectives.
Team Design	<ul style="list-style-type: none"> • Upon appointment in the role undertake a review of the Credit Policy team design and functional framework and provide recommendations to the Head of Credit Support and Chief Credit Officer within an agreed timeframe. • Conduct periodic review of the team design and function to ensure fitness for purpose.
Relationship Management	<ul style="list-style-type: none"> • Establish and maintain a productive but independent working relationship with senior lending channel and risk management leaders to facilitate effective credit policy review.
Strategic Outcomes	<ul style="list-style-type: none"> • Ensure the approach to credit policy review is aligned with the strategic and cultural objectives of the Bank and its risk management framework.

Your knowledge, skills and experience

Knowledge & skills	<ul style="list-style-type: none"> • Ability to build internal and external relationships and establish self as a trusted adviser. • Ability to influence professionals in a high performing, empowered and engaged team. • Sound negotiation, collaboration, interpersonal and presentation skills, including at senior credit risk committee. • Analytical and problem-solving skills. • Ability to analyse regulatory requirements and to contribute to planning and implementation of policy and management strategies considering regulatory changes.
Relevant experience	<ul style="list-style-type: none"> • Experience in both credit and business functions having operated through a variety of business cycles. • Have held a senior credit risk position in a major financial organisation involved with lending into retail markets. • Experience in the overall regulatory and lending environment that banks operate within. • Proven experience in the application of the key principles underpinning a modern risk function. • Team leadership experience.

Your qualifications and certifications

Tertiary qualification in commerce, accounting, economics, or another related discipline is required.

Risk responsibility

Ensure all work practices are conducted in accordance with all Bank risk and compliance requirements, as specified in Bank policy, corporate and business unit procedures and identify and report instances of non-compliance appropriately.

CAPABILITY PROFILE

Key people capabilities

Relationships	Commerciality
Grow Others	Communication

People capability profile

Relationships Builds and maintains productive relationships with trust and integrity. Works collaboratively and is open to the perspectives of others.	Results Focus Sets and manages relevant goals. Is mindful of and responds to the business environment. Asks for help and reviews for learning.	Grow Self Grows knowledge, is curious and proactively applies learning. Builds resilience and is mindful of impact on others.	Role Expertise Maintains role-specific standards and applies knowledge, skills and experience on-the-job.
Communication Effectively expresses thoughts, ideas and information. Actively listens and adapts communication style. Engages, influences and connects to our purpose to tell our story.	Execution Makes well-considered decisions, plans and delivers quality outcomes. Problem solves and acts with integrity. Holds self and others accountable.	Grow Others Develops others by sharing feedback, recognising and celebrating outcomes. Connects with others to guide, empower and inspire.	Customer Focus Identifies customer goals, makes relevant recommendations and takes appropriate timely action. Collaborates across the business to deliver best outcomes for the customer.
Partnering Acts with intent to build sustainable partnerships with customers, community and stakeholders to deliver shared value and achieve business outcomes.	Innovation Constructively challenges the status quo and offers alternatives. Seeks to improve ways of working and is open to new ideas and experiences.	Future Ready Exchanges and respectfully challenges perspectives and approaches. Anticipates, embraces and promotes change to achieve our vision for today and tomorrow.	Commerciality Applies understanding of finance, risk, people and customer for decision-making to deliver business sustainability. Takes appropriate risks and acts in the best interest of the Bank.