

Position Description

Date of Creation:	November 2018
Position Title:	Senior Manager, Third Party Mortgage Operations
Division:	Consumer Processing
Team:	Partner & Wealth Processing
Location:	Adelaide / Ipswich / Melbourne / Sydney
Reports To Position:	Head of Partner & Wealth Operations
Direct Reports:	Team Managers

Organisational and Position Overview

Bendigo and Adelaide Bank's strategy is built on our vision of being Australia's leading customer connected banking group.

The Consumer Processing function contributes towards this vision by developing and executing strategies which will deliver our products and services to our customers in an efficient and cost effective manner. A culture of operational excellence underpins this, with the delivery of a highly efficient and robust operational platform impacting the experience of our customers and partners, which in turn delivers the customer value proposition.

The Senior Manager, New Loans Processing is responsible for the day to day service delivery of the Consumer Processing operational function as well as the implementation of an operational excellence and high performance culture to deliver superior outcomes encompassing customer and partner experience, productivity and risk management.

Part A: Job Specification

Job Purpose

The Senior Manager, New Loans Processing will be accountable for the delivery of Consumer Processing transactional and functional activities in accordance with agreed SLA's. By developing and implementing a high performance culture and operational excellence to enhance customer and partner experiences, reduce the unit cost of delivery and manage risk within agreed risk appetites. With a focus on identifying opportunities and implementing initiatives to sustainably improve cost efficiency, operational efficiency (productivity and quality) and customer and partner experience (e.g. turn-around times / "time to yes").

Reporting & Relationships

The Senior Manager, New Loans Processing will be responsible for the following relationships:

- People leadership encompassing direct reports
- Business Unit Leaders (Local Connection, Third Party Banking) and their leadership teams

The Senior Manager, New Loans Processing will also be a key member of the Consumer Processing Leadership Team, working with the other Senior Manager's will own and lead agreed strategic processing initiatives.

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Key Accountabilities (6-8)

Key Result Area	Accountability
Strategic Development	Responsible for continuing and shaping the strategy for the Consumer Processing function.
	Provide appropriate information to the Executive and Consumer Processing leadership team to enable the formation of business strategy
	Work with the Executive and Consumer Processing leadership team to identify opportunities to enhance outcomes.
	 Ensure availability of necessary skills, knowledge and business resources to deliver the reporting and business performance measures set by the Bank, Local Connection, Third Party Banking and the Consumer Processing function.
Strategic Leadership	 Responsible for holding a key role within the Consumer Processing leadership team in the development and execution of customer/partner and channel specific strategies encompassing benefit realisation on investments and change initiatives.
	Responsible for implementation and execution of a high performance culture and a commitment to operational excellence.
Financial	Working with the Senior Manager, Business Performance & People to develop the business performance reporting framework aligned to the targets, strategy and objectives of the Consumer Processing function.
	 Delivery of the Consumer Processing performance against group financial targets including target setting and active cost, resource and investment management and benefits realisation.
Customer & Partner	Build, maintain and enhance strong and broad collaborative relationships with internal and external stakeholders.
	 Understand customer and stakeholder objectives and drive high quality outcomes with minimal business impact to the satisfaction of stakeholders.
	 Drive effective two way communication with stakeholders ensuring regular and targeted updates and understanding of reporting and business performance across each business area.
Leadership & People	Coach, guide and support employees and stakeholders (in particular senior leaders) to drive and deliver on key performance measures to achieve the objectives of the Consumer Processing function.
	Collaborate and communicate across Local Connection, Third Party Banking and Consumer Processing to share industry and organisational knowledge and expertise.
	Proactively and effectively lead team members providing clear direction, coaching and guidance to ensure delivery of initiatives.
Risk & Compliance	All personal mandatory risk training is completed by the due date.
	Ensure all direct reports mandatory risk and compliance training is completed by the due date.
	 Compliance with all Bank policies and procedures. Operate within personal approved limits (with no breaches of those limits) without authorisation from the appropriate oversight body, for the policies of:
	 Report any concerns, loss events or incidents of non-compliance to your BURA/Line Manager.
Values	Demonstrate consistent behaviour in accordance with the Bendigo and Adelaide Bank Values of Teamwork, Integrity, Performance, Engagement, Leadership and Passion.

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Part B: Person Specification (Minimum Requirements)

Qualifications, Knowledge & Experience

- Demonstrated business and leadership experience gained within the Banking, Finance or Accounting industry
- · Experience in leading and managing operational teams in the Banking or Finance industry
- Experience in leading and managing high performing operational functions delivering operational excellence and superior outcomes
- Proven understanding of lending operations, systems, practices and processes
- Experienced operational leader who can build highly collaborative and successful teams
- Experienced intelligent and strategic thinking senior leader
- Tertiary qualification in business or finance related discipline (desirable)
- Postgraduate study in business or finance related discipline (desirable)

Technical & Business Skills

- · Demonstrated ability to communicate analytical and financial information to all level of senior bank staff
- Highly developed report writing and presentation skills via Excel, Word, Powerpoint, Project, Visio
- Advanced problem solving, analytical and numerical skills.
- Strong administrative skills, accuracy and attention to detail.
- Highly developed time management skills, including being organised, able to prioritise work and able to meet deadlines and perform under pressure.
- Advanced communication skills that demonstrates ability to build relationships with business teams within Partner Connection and or Local Connection and the Bank.
- Team leadership and team building, ability to adapt leadership style to suit the individual.
- Effective two way communicator (written and verbal), keeping others informed and asking questions to understand team members' needs.
- Builds broad and effective networks both inside and outside the organisation
- Has self-awareness of personal strengths and weaknesses and develops strategies to address.
- Achieves objectives with and through others, delegating appropriate tasks and empowering team members.
- Develops staff by analysing their training needs, facilitating their individual development, and coaching skills.

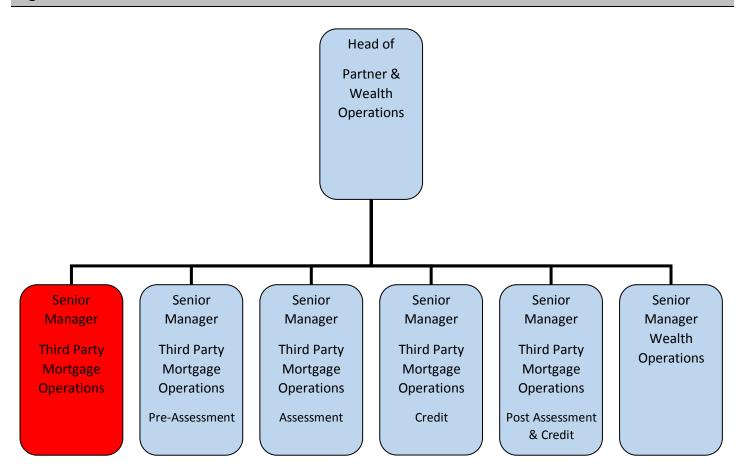
Special Requirements

Interstate travel may be required

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Organisation Chart



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