

## Position Description

<b>Date of Creation:</b>	January 2016
<b>Position Title:</b>	Assessment Officer
<b>Division:</b>	Consumer Processing
<b>Team:</b>	Third Party Mortgage Operations
<b>Location:</b>	Adelaide / Ipswich / Melbourne / Sydney
<b>Reports To Position:</b>	Team Leader/Team Manager
<b>Direct Reports:</b>	N/A

### Organisational and Position Overview

*Our Intent: We will operate an efficient customer focussed processing centre with engaged and flexible people working together as one team. We will promote best practice by simplifying, standardising and automating our business processes to make it easier for everyone to do business.*

*We have 4 key focus areas.*

- *It is important to understand that the distribution networks we support are varied. They often have different expectations of what needs to be delivered to partners and customers. We need to be flexible enough to understand the different business requirements.*
- *Self Service – this is an evolving area of the business. In the future we could receive a request from a customer directly from their internet banking to fix their rate.*
- *Assisted – Local Connection branch / business bankers and Call Connection*
- *Intermediated – Broker, Originator, and Third Party.*

*Third Party Mortgage Operations is focussed on delivering efficient and effective processing services for our Third Party Mortgage partners, and makes up the following functions:*

- Loan Origination
- Post Settlement Loan Activity
- Service provision for key Third Party Lending partners

## Part A: Job Specification

### Job Purpose

*The Assessment Officer role is part of the Loan Origination function. The key purpose of the role is to accurately assess a customer's loan application and validate data in line with policy and regulations. You will also ensure that decision making and DLA usage is executed within the bank's risk framework and meets regulatory obligations. You will be responsible for the quality of files to ensure correct and complete information is available to enable settlement to proceed. Completion of these tasks ensures the application workflow is continued and service levels are achieved. Meeting these requirements will deliver an excellent service to our partners and enhance the overall customer experience.*

## Reporting & Relationships

*This position reports to the Team Leader and has no direct reports.*

*The key internal stakeholders include Third Party Banking and Direct Distribution teams and external stakeholders include Mortgage Brokers, Mortgage Originators, Mortgage Managers and Solicitors.*

## Key Accountabilities (6 – 8)

Key Result Area	Accountability
Assessment	<ul style="list-style-type: none"> <li>Evaluate data, evidence and system recommendation and exercising DLA responsibilities. Ensure the application process meets our policies and regulatory obligations.</li> </ul>
Document Verification	<ul style="list-style-type: none"> <li>Check evidence for authenticity and verify against data entered into Lendfast including acceptance of checklist items.</li> </ul>
Policy and Scenario Support	<ul style="list-style-type: none"> <li>Assist staff and partners with bank policies and loan scenarios</li> </ul>
Evidence Requests	<ul style="list-style-type: none"> <li>Valuations, title search, credit reports and LMI as required along with verification of documentation.</li> </ul>
Data Entry	<ul style="list-style-type: none"> <li>Accurate data entry as required</li> </ul>
Risk	<ul style="list-style-type: none"> <li>Ensuring personal conduct is in line with the Bank's policies and guidelines</li> <li>To ensure adherence to all legislative and regulatory requirements and operate in accordance with lending guidelines.</li> <li>Protect the Bank's interests, security position, and identify and act on any potential risks whilst endeavouring to meet settlement deadlines.</li> <li>All personal mandatory risk training is completed by the due date.</li> <li>DLA Hindsight review results to be satisfactory /good</li> </ul>
Customer Service	<ul style="list-style-type: none"> <li>Maintaining positive and collaborative relationships with Partners</li> <li>Be accountable for delivering good quality and effectiveness (customer outcome) within the business.</li> <li>Foster and demonstrate a "can do" approach to our interactions with customers, partners and colleagues</li> <li>Provide regular feedback and training to staff and partners as required</li> </ul>

Personal Development	<ul style="list-style-type: none"> <li>• Be responsible and accountable for your own development and cross training. Be available to assist other staff, partners and other teams so that we can all be successful</li> <li>• Provide support, guidance or coaching to team members as required</li> <li>• Be proactive, flexible and supportive of daily activities as directed by your leader</li> <li>• Be accountable for your actions and encourage others to do the same</li> </ul>
Values	<ul style="list-style-type: none"> <li>• Demonstrate consistent behaviour in accordance with the Bendigo and Adelaide Bank Values of Teamwork, Integrity, Performance, Engagement, Leadership and Passion.</li> <li>• At times you may be asked to undertake duties outside of those described above. In the event of this happening, your cooperation is expected.</li> </ul>

## Part B: Person Specification (Minimum Requirements)

### Qualifications, Knowledge & Experience

Previous customer service and/or administration experience is required.

Proven experience in consumer and retail lending practices and/or conveyancing.

Sound knowledge of the Bank's systems

Lending / Securities experience.

### Technical & Business Skills

High level of literacy and numerical skill.

Sound credit decision making skills and ability to make judgements based on experience

A quality focus and highly accurate approach with constant attention to detail.

Ability to apply sound analytical thinking skills to problem solving

Highly developed time management skills with the ability to prioritise and meet deadlines

High level of verbal and good written communication skills, including ability to have difficult conversations

Ability to build positive relationships with staff, customers and partners.

Ability to work independently and as part of a team.

A thorough understanding of Bank policies and procedures in relation to the release of information to external parties.

## Organisation Chart

