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| **Position title** | **Home Lending Specialist** |
| **Division** | Consumer Banking |
| **Department** | Local Banking |
| **Direct Reports** | No |

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| **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. |

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| **ROLE PROFILE** |

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| **Your division, your team** |
| In Local Banking we support our customers to improve their financial wellbeing, and in turn become Australia’s bank of choice. We do this through building and maintaining relationships and are there to help customers when they are ready to make their big financial decisions in a way that is convenient for them. We have a proven track record of supporting and contributing to our communities to achieve big things |

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| **The purpose of your role** |
| The Home Lending Specialist is responsible for establishing long term relationships with home loan and small business lending customers and plays an important role in the growth and success of the Bank and the communities it operates within.​To be successful in this role you will nurture a pipeline of lending leads and work with customers through the stages of their buying cycle, from enquiry, to preparing an application, and following through to settlement.  An essential part of the role will require you to provide sound credit decisions for both our customers and for the Bank.​You will also develop strong working relationships within the branch network to deliver great holistic outcomes for customers. ​​  |

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| **Your core relationships** |
| **Reports to:** Branch Manager**Internal:** Mobile Relationship Manager; Local Business Managers; Middle Markets Managers; Risk & Compliance Managers; Lending Support & Education Leads, Credit Risk Management**External:** Existing and new or potential customers |

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| **What you’re accountable for** |
| **Customer** | * Build strong and established connections through potential and existing customers through customer engagement activities
* Enact on home lending and small business lending opportunities generated through branch, online and marketing activity in a timely manner to drive applications
* Identify customers’ needs and help them achieve their goals by offering banking solutions relevant to their lifestyle
* Conduct loan interviews with customers both digitally and face to face in branch
* Ensure credit decisions provide a responsible outcome for both customer and the Bank
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| **Community** | * Communicate and champion the Bank’s point of difference to key stakeholders
* Establish and nurture strategies to connect with, and contribute to, the local community
* Actively promote the Banks products and services in the market place and have an involvement in the local community
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| **Relationship Management** | * Build and maintain strong working relationships with key internal stakeholders to ensure quality outcomes for the customer and the Bank
* Work with the branch network to provide and receive ongoing feedback to continuously improve the quality of referrals
* Engage with specialists and support areas to assist your customer throughout their lending journey
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| **Financial** | * Meet financial targets set by your leader
* Contribute effectively to the Banks financial growth by acting commercially
* Identify opportunities where the customer may benefit from other products within the Bank’s offerings and refer to appropriate specialist
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| **Risk** | * Ensure lending is approved within your delegated authority
* Maintain knowledge and application of policy, procedure and compliance, and an understanding of legislative requirements
* Deliver on internal and external credit standards required in a highly regulated industry
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| **Your knowledge, skills and experience** |
| **Knowledge & skills** | * High level understanding of lending products, policies, and regulations
* Extensive customer service and/or sales experience
* Ability to have a holistic, needs based conversations
* Strong interpersonal skills and ability to build trusted relationships
* Highly developed credit analysis skills
* Sound understanding of small business offerings
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| **Relevant experience** | * Lending experience essential
* Small business lending experience desirable
* Proven sales experience
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| **Your qualifications and certifications** |
| FSRA Accreditation T2 – Deposit Taking & Non Cash Payment Facilities & General Insurance Residential Lending DLA |

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

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| **CAPABILITY PROFILE** |



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| **Key people capabilities** |
| **Relationships** | **Commerciality** |
| **Execution** | **Customer Focus** |

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

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| **Role motivators** |
| **Achievement**  | Gaining a sense of achievement, closure; seeing something through to completion; working towards attainable goals. |
| **Expertise** | Being recognised for specialist knowledge; providing specialist advice. |
| **Impact** | Directly contributing to the success of the organisation, knowing work directly affects productivity and profit. |