

<b>Position title</b>	<b>Compliance Analyst</b>
<b>Division</b>	Consumer
<b>Department</b>	Consumer Risk
<b>Direct Reports</b>	No

## 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 Consumer Banking Division of Bendigo and Adelaide Bank works closely with our key stakeholders – Customers, Staff, Partners and Investors. Our purpose is to actively engage our customers, understand their financial needs and goals and deliver an exceptional customer experience through their channel of choice. In order to successfully achieve the Bank's vision of being Australia's Bank of choice the Consumer Banking Division focus on our five key pillars – Products and Channels, Customer and Partner, Process, Risk and People and Culture resulting in successful operational and financial outcomes. Underpinning all of our interactions and strong customer commitment are our values determining how we behave with each other, our customers and our partners – Teamwork, Integrity, Performance, Engagement, Leadership and Passion.

Consumer Banking Risk (**CBR**) is a centre of expertise for risk management and compliance and lending education and support across the whole of the Consumer Banking Division and provides strategy, risk appetite, governance, policy and framework support to the businesses within Consumer Banking to drive sound risk management practice. This includes providing guidance, assistance and support to relevant Board & Board/Management Committee members, Senior Management, internal and external stakeholders and providing leadership to enhance the further development of a strong risk and compliance culture across Consumer Banking.

### The purpose of your role

The Compliance Analyst is responsible for analysing compliance data for deep dives and thematic reviews over compliance obligations. Data will also be required to be sourced, analysed and reconciled for the Financial Claims Scheme and Banking Code of Practice (and any other obligations specifically allocated to the accountability of the Executive, Consumer).

The Consumer Risk Compliance and Change team is responsible for:

- Having a clear understanding of Consumer Division's regulatory obligations (with the exclusion of those specific obligations that apply to the Wealth Business Unit)
- Defining clear accountability and responsibility for each relevant regulatory obligation
- Implementing and operating a validation program and monitoring activities to demonstrate compliance with each regulatory obligation, including compliance surveys
- leading and/or facilitating regulatory and other key risk changes that impact all or multiple parts of the Consumer Division
- leading the collation of regulatory requests that reach across the Consumer Division (and leading for the whole Group the collation of requests for any other obligations specifically allocated to the accountability of the Executive, Consumer)
- leading the provision of Consumer Division wide risk and compliance training and/or communications
- leading the compliance assessment of operational risks events that are compliance breaches
- leading deep dives/thematic reviews over compliance obligations
- providing expertise across the Division in relation to technology related risks; and
- leading compliance with the Bank's obligations under the Financial Claims Scheme and Banking Code of Practice (and any other obligations specifically allocated to the accountability of the Executive, Consumer).

## Your core relationships

This position reports to the Senior Manager Consumer Risk - Compliance and Change. It also works closely with other members of the Business Banking Risk team, various Consumer Division Business Units and Group Regulatory Compliance.

This role is responsible for developing and maintaining key working relationships with senior management, Group Regulatory Compliance, Group Legal, and relevant external stakeholders.

## What you're accountable for

<b>Analytics of Compliance Data</b>	<ul style="list-style-type: none"><li>• Complete compliance deep dives and thematic reviews across the Division</li><li>• Source, analyse and reconcile data for the Financial Claims Scheme and Banking Code of Practice (and any other obligations specifically allocated to the accountability of the Executive, Consumer) as required.</li><li>• Perform quality checks over the data for the Financial Claims Scheme and Banking Code of Practice (and any other obligations specifically allocated to the accountability of the Executive, Consumer) as required.</li><li>• Develop repeatable (automated where possible) processes for regularly completed tasks</li><li>• Promote a strong risk and compliance culture (through education, support, and awareness)</li></ul>
<b>Risk &amp; Compliance Management</b>	<ul style="list-style-type: none"><li>• Perform all tasks in line with the Operational Risk Management and Regulatory Compliance Frameworks</li><li>• Ensure all activities and 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 as required</li><li>• Complete all risk and compliance training required by the Bank within given timeframes</li><li>• Proactively consider trends and internal/external factors and provide information to relevant parties for consideration</li></ul>
<b>Risk and Compliance monitoring and reporting</b>	<ul style="list-style-type: none"><li>• Extract compliance data for ad hoc reviews, planning and regular reporting (e.g., operational risk events, risk registers, controls, compliance plans) as guided by the Senior Manager Consumer Risk - Compliance and Change</li></ul>
<b>Relationship Management</b>	<ul style="list-style-type: none"><li>• Develop and maintain effective working relationships with Business Units to achieve agreed objectives</li></ul>
<b>Operational Risk &amp; Regulatory projects</b>	<ul style="list-style-type: none"><li>• Develop project artefacts such as requirements documents as applicable to the regulatory change</li><li>• Participate in regulatory reform projects as required to ensure new legislation is implemented effectively</li><li>• Participate in ad hoc projects as they arise</li></ul>
<b>Continuous Improvement</b>	<ul style="list-style-type: none"><li>• Proactively lead or be a part of continuous improvement activities.</li></ul>
<b>Values</b>	<ul style="list-style-type: none"><li>• Act in accordance with 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.</li></ul>

## Your knowledge, skills, and experience

### Knowledge & skills

- High level of experience working with analysing risk or compliance data sets
- Strong attention to detail
- Strong problem solving and time management skills
- Strong collaboration and relationship management to deliver on organisational outcomes
- Proven ability to manage multiple tasks and meet deadlines
- Self-driven, inquisitive, highly motivated, adaptable, ability to work autonomously and part of a team
- Ability to build internal and external relationships to facilitate risk and compliance knowledge
- Knowledge of corporate governance principles and requirements
- Demonstrated technical skills with expertise across compliance and risk activities
- Strong report writing skills and the ability to communicate complex reporting issues and requirements to all levels of employees and stakeholders, in particular senior and executive management
- Demonstrated partner and customer focus

### Relevant experience

- Essential: Data analytics experience
- Extensive experience in the use of Excel
- Desirable: data extraction and analytics experience with Governance, Risk and Compliance software tools
- Proven relevant product, compliance, risk, or legal experience gained within a financial institutions or regulator
- Understanding and practical working knowledge of Operational Risk and Compliance Frameworks
- Prior experience in a similar role

## Your qualifications and certifications

- Relevant tertiary qualification highly desirable
- Knowledge of Financial Services and related markets

## Risk Responsibilities

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.

Personal Operational Risk training completed on time.

## CAPABILITY PROFILE

### Key people capabilities

Grow Self	Relationships
Role Expertise	Results Focus

### People capability profile

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