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| **Position title** | Loan Services Officer (Grade 3) |
| **Division** | Consumer |
| **Department** | Consumer Processing – Transactions Processing & PEXA |
| **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** |
| Bendigo and Adelaide Bank’s strategy is built on our vision of being Australia’s leading customer connected banking group.  Servicing, Experience & Account Support 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 highly efficient and robust operational platform impacting the experience of our customers and partners, which in turn delivers the customer value proposition.  The Loan Services Officer’s (Transaction Processing and PEXA), key responsibilities relate to the ongoing maintenance of consumer and small business loans administered by the Branch network and Bendigo Bank subsidiaries.  Success will come from effective execution of a broad set of key result areas. |

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| **The purpose of your role** |
| The Loan Services Officer – Transaction Processing and PEXA role is responsible for attending to a variety of tasks related to financial transaction on the Bendigo Bank Branch Delivery System (BDS) and the Property Exchange Australia System (PEXA), this includes attending to financial transactions for customer loan accounts, review and undertake acceptance of invitations for incoming and outgoing settlements within PEXA. This role plays an important role in a customer’s loan life cycle and has a strong relationship to our lenders within Local Connection & Business Banking. |

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| **Your core relationships** |

Reports to Team Manager – Transaction Processing & PEXA

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| **What you’re accountable for** | |
| **Service Delivery & Efficiency** | * Attend to transaction processing functions (e.g. draw down of loan accounts for settlement, payout and closures of accounts, debit, and credit of Bank fees. * Review, acknowledge and accept invitations within PEXA for incoming and outgoing settlements of loan accounts. * Meet any agreed productivity targets and ensure that output statistics are updated to the relevant spreadsheet daily for management reporting purposes. * Maintain a high standard of service delivery ensuring that services are delivered in accordance with set internal and external service standards, targets, and performance benchmarks. * Deliver high quality communication in a professional manner with all related parties both internal and external. * Identify opportunities and take action to develop and build relationships between your team and other areas, teams, departments, customers and partners and effectively explore alternatives and positions, to reach outcomes that gain the support and acceptance of all parties to help achieve business goals * Continually work with the Team Manager and other team members to streamline processes to improve service, efficiencies, and reduction in cost – ensuring that all stakeholders have appropriate buy in, and any change is via the agreed change control process. |
| **Quality** | * Meet any agreed quality / error targets. * Accuracy in financial transaction through BDS. * Input any errors or issues into the applicable database. |
| **Risk** | * All personal mandatory risk training is completed by the due date. * Operate within personal approved limits (with no breaches of those limits) without authorisation from the appropriate oversight body, for the policies of:   + Consecutive Annual Leave   + Group Authorities Register * Report any concerns, loss events or incidents of non-compliance to your BURA/Line Manager. * Compliance with all Bank policies |
| **General** | * Undertake special projects and other duties from time to time and as directed. * Assist with other tasks as and when requested. * Proactively provide assistance and share your knowledge with other team members. * Work in co-operation with colleagues to achieve team and business objectives. * Be proactive in promoting Consumer Processing in a positive and effective manner with all stakeholders. |

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| **Your knowledge, skills, and experience** | | |
| **Knowledge & skills** | * Sound communication and relationship building skills. * Proactive, innovative, and prepared to go the extra mile to deliver exceptional customer service. * Energetic, enthusiastic, and co-operative. * Demonstrated ability to work within tight timeframes. * Excellent time management skills with the ability to prioritise. * Able to work effectively in a team environment or autonomously. * High level of literacy skills. * Highly accurate approach with strong attention to detail. * Ability to communicate in a positive and professional manner * Ability to prioritise, monitor and organise workflows * Knowledge of the National Credit Code and Code of Banking Practice is preferred | |
| **Relevant experience** | * Experience in a Consumer Processing centre practices is highly desirable.      * Financial transaction experience preferred or experience with a similar loan system. |

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| **Your qualifications and certifications** |
| * None |

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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** | **Results Focus** |
| **Grow Self** | **Role Expertise** |

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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. |
| **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. |
| **Growth** | Having opportunities to acquire knowledge, learn new skills and improve own performance |
| **Variety** | Performing a variety of tasks and activities on a regular basis |