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| **Position title** | **Customer Support Officer** |
| **Division** | Group Risk |
| **Department** | Mortgage Help Centre |
| **Reports to Position** | Team Manager Collections |
| **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** |
| Our first priority is to support our customers and safeguard their financial interests whilst providing a high standard of customer service. Secondly, we are also here to help protect our shareholder interests and the security position of the bank.  We aim to deliver an exceptional customer experience, to be efficient, to act commercially, and to provide a workplace that is engaging. |

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| **The purpose of your role** |
| As Customer Support Officer, you will support the business objectives of the Bank in the management of delinquent loans, credit cards, business and savings accounts. You will also work with our customers experiencing financial difficulty by making appropriate arrangements to assist in managing their obligations and protecting the Bank’s security position. The Customer Service Officer provides effective, pro-active suitable solutions while ensuring a high standard of customer service.   You will undertake prompt and effective follow up of accounts, including but not limited to:  • Transactional Accounts  • Revolving Credit / Credit Card Accounts  • Personal & Mortgage Loans  • Line of Credits  • Equipment Finance Contracts  This activity is performed for accounts across Retail, Third Party Banking origination channels and Equipment Finance to ensure recovery of accounts in default. |

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| **Your core relationships** |
| • Reports to Team Manager Collections  • Retail Banking  • Third Party Banking  • Customer Contact  • Operations, Processing and Servicing  • Products and Analysis  • Technology and Transformation  • Risk |

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| **What you’re accountable for** | |
| **Customer**   We work with customers to improve their prosperity.   Provide exceptional service to our external and internal customers. | ▪ Ensure you meet telephone service level requirements.  ▪ Respond appropriately to queries received via phone and email.  ▪ Identify and refer customers experiencing financial difficulty and assist in identifying appropriate options in accordance with NCCP guidelines.  ▪ Provide additional support to other departments as required in relation to Collections/Recoveries matters.  ▪ Identify opportunities for continuous improvement across policy/procedure update, system changes or staff communications.. |
| **Team**  Employees feel valued by the organisation. | ▪ Work collaboratively and respectfully within the team re-enforcing the value and contribution of each member.  ▪ Be proactive in servicing the needs of our customers and staff, assisting them in what they are trying to achieve.  ▪ Ensure the information and advice provided is accurate and timely providing the best possible customer experience.  ▪ Work in accordance with rosters, using time off the phones effectively.  ▪ Pursue opportunities to further your own knowledge and all designated training is completed in a timely manner with 0% Operational Risk training outstanding >6 months. |
| **Business Process**  To have the most cost effective and efficient processes in place to balance our customer and community objectives. | ▪ Challenge decisions or actions if they are in direct contradiction to our Values, with the view to protect the Bank’s reputation and avoid unnecessary loss or risk.  ▪ Compliance with all Bank policy and procedures, including regulatory compliance.  ▪ Ensure the right business processes have been followed to meet all obligations to the customer and the Bank (e.g. Risk event has been registered, or customer feedback has been loaded in LINX).  ▪ Ensure all productivity measures are met as defined by the business.  ▪ Ensure (where appropriate) checklists, tools and standards are utilised and completed in all instances |
| **Values**  To always display and encourage the Bank’s values and relationship building culture. | ▪ Demonstrating behaviour that’s consistent with the Group’s values (teamwork, integrity, performance, engagement, leadership and passion).  ▪ Work collaboratively with other areas and maintain strong relationships. |
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| **Your knowledge, skills and experience** | |
| **Knowledge & skills** | ▪ Ensures accuracy of all documented comments and information provided to customers.  ▪ Ability to thoroughly analyse borrower information enabling achievement of independent, informed judgement and recommendation.  ▪ Achieves collection of full debt in shortest timeframe using negotiation, influencing and interpersonal skills.  ▪ Good time management skills with the ability to prioritise and meet deadlines.  ▪ Ability to effectively liaise with all levels of staff and customers.  ▪ Ability to build relationships with customers (both internal and external).  ▪ High level of verbal and written communication skills.  ▪ Self-awareness of strengths and weaknesses (and can develop strategies to improve).  ▪ High level of computer literacy. |
| **Relevant experience** | ▪ Previous Customer Service experience (preferred). |

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| **Your qualifications and certifications** |
| Minimum Year 12 School Graduation. |

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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** | **Customer Focus** |
| **Communication** | **Commerciality** |

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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. |
| **Advanced** | **Intermediate** | **Intermediate** | **Advanced** |
| **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. |
| **Advanced** | **Advanced** | **Intermediate** | **Advanced** |
| **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. |
| **Intermediate** | **Intermediate** | **Intermediate** | **Advanced** |

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| **Role motivators** | |
| **Impact** | Directly contributing to the success of the organisation, knowing work directly affects productivity and profit. |
| **Challenge** | Performing mentally stimulating work, solving complex and/or unfamiliar problems, stretching self intellectually. |
| **Growth** | Having opportunities to acquire knowledge, learn new skills and improve own performance. |