

<b>Position title</b>	<b>Customer Relationship Manager</b>
<b>Division</b>	Consumer
<b>Department</b>	Consumer Connection
<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

For more than 150 years, Bendigo and Adelaide Bank has been helping people. So it's only natural we've made it our strategy to be Australia's most customer-connected bank.

In an increasingly 'virtual' world – where customers want to connect with us over the phone, through their mobile device, online or by email – it's Consumer Connection that brings the 'human element' to these transactions.

In Consumer Connection we aim to create service excellence for our customers. We deliver product and service solutions, sales and service that helps acquire and retain customers – and encourages them to do more with us.

As a team, we support one another and lead by example. Our strong customer commitment is underpinned by our values and the expectations we have of each other.

#### The purpose of your role

The role of the Customer Relationship Manager is primarily focussed on helping customers achieve their goals by providing relevant financial solutions. By exploring customers' needs and determining the most relevant solutions, you'll deliver the outstanding customer experience and outcomes required to build customer advocacy, loyalty and deeper relationships.

The Customer Relationship Manager will lead their teams to establish and maintain quality referral relationships with both internal and external partners. Your ability to prospect and network will be critical to your success in the role. You will work with key stakeholders to implement and deliver holistic solutions for customers, drive growth at profitable prices, and maintain credit and portfolio quality.

#### Your core relationships

- Team Leader
- Senior Manager Consumer Sales
- Customer Consultants
- Other Customer Relationship Managers
- Customer Relationship Officers
- Business Delivery team
- Partners (internal and external)

What you're accountable for	
<b>Customer</b>	<ul style="list-style-type: none"> <li>• Provide lending services and support to customers nationally.</li> <li>• Build, maintain and deepen relationships with our customers through customer engagement activities.</li> <li>• Consult and listen to our customers to ensure we are meeting their needs and your obligations.</li> <li>• Work in customers' best interests to ensure their financial needs are met and act to protect our customers' balance sheets.</li> <li>• Assist the Team Leader in the execution of the team sales plan.</li> <li>• Execution of customer acquisition and retention strategies.</li> <li>• Execution of strategies to enhance customer experience and advocacy.</li> <li>• Contribute to the net growth of the customer base across all channels.</li> <li>• Work collaboratively with other business units to ensure exceptional customer experience.</li> </ul>
<b>People</b>	<ul style="list-style-type: none"> <li>• Contribute to a high performance culture where staff are engaged with Consumer Connection's vision and are actively seeking ways to improve the customer experience and their own performance.</li> <li>• In collaboration with your Team Leader, share your experience and skills with the team through peer-to-peer mentoring.</li> <li>• Receive feedback from Team Leader through coaching, one-on-one feedback sessions, measurement plans and check-ins to help drive your performance.</li> <li>• Play your role in a collaborative team, achieving team sales and service targets.</li> <li>• Be flexible in your ability to meet business and customer needs in an evolving business environment.</li> <li>• Identify BEing Bigger and Better Moments with your peers and recognise exceptional customer outcomes.</li> <li>• Embrace and champion all Consumer Connection's sales initiatives.</li> </ul>
<b>Process</b>	<ul style="list-style-type: none"> <li>• Contribute to Consumer Connection's culture of continuous improvement and escalate opportunities identified by the team.</li> <li>• Ensure adherence to all relevant policies and procedures.</li> <li>• Minimise procedural errors and demonstrate accountability through attention to detail and knowledge of policies and processes.</li> </ul>
<b>Risk</b>	<ul style="list-style-type: none"> <li>• Operate within personal approved limits at all times. Where required, seek authorisation from the appropriate oversight body (eg Delegated Lending Authority).</li> <li>• Complete all mandatory training before the due date.</li> <li>• Raise any loss events and incidents of non-compliance with your Team Leader within 72 hours.</li> <li>• Work with your Team Leader to ensure valuations reconcile with all lending.</li> <li>• Ensure the quality of your lending is of the required standard.</li> </ul>
<b>Financial</b>	<ul style="list-style-type: none"> <li>• Use the BEing Bigger and Better framework to achieve annual lending and protection targets in line with strategic objectives.</li> <li>• Generate loan approvals and deposits ensuring lending quality and credit management within delegated authority levels.</li> </ul>

	<ul style="list-style-type: none"> <li>• Operate within the bank's pricing discretions framework. Ensure there are no breaches without approval from a higher delegated discretion authority.</li> </ul>
<b>Values</b>	<ul style="list-style-type: none"> <li>• Demonstrate behaviour that's consistent with the Bendigo and Adelaide Bank values (teamwork, integrity, performance, engagement, leadership and passion).</li> <li>• Keep Consumer Connection's team expectations front of mind in everything you do.</li> </ul>

### Your knowledge, skills and experience

<b>Knowledge &amp; skills</b>	<ul style="list-style-type: none"> <li>• Sound understanding of consumer lending and insurance products and services</li> <li>• Strong relationship building skills</li> <li>• Strong customer service skills</li> <li>• Ability to proactively undertake needs-based conversations presenting relevant solutions and asking for the business</li> <li>• Ability to multitask, while working in a high pressure environment</li> <li>• Ability to use and operate multiple systems concurrently</li> <li>• Ability to work independently and as part of a team</li> <li>• Sound business acumen</li> <li>• Applying sound judgement</li> <li>• Strong problem solving skills</li> </ul>
<b>Relevant experience</b>	<ul style="list-style-type: none"> <li>• Lending experience essential</li> <li>• Strong customer service experience</li> <li>• Experience in a fast-paced and rostered-based environment</li> <li>• Proven contribution to overall department/business realisation target</li> <li>• WebChat/Livechat experience desirable.</li> </ul>

### Your qualifications and certifications

- Tier 2 FSRA qualifications essential.
- Lending DLA preferred

### 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.

## CAPABILITY PROFILE

### Key people capabilities

<b>Relationships</b>	<b>Results Focus</b>
<b>Role Expertise</b>	<b>Customer Focus</b>

### 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>Intermediate</b>	<b>Intermediate</b>	<b>Intermediate</b>	<b>Intermediate</b>
<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>Intermediate</b>	<b>Intermediate</b>	<b>Intermediate</b>	<b>Intermediate</b>
<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.
<b>Foundational</b>	<b>Foundational</b>	<b>Foundational</b>	<b>Intermediate</b>

### Role motivators

<b>Achievement</b>	Gaining a sense of achievement, closure; seeing something through to completion; working towards attainable goals.
<b>Expertise</b>	Being recognised for specialist knowledge; providing specialist advice.
<b>Recognition</b>	Being officially acknowledged, receiving praise for work well done.