

Position title	Customer Consultant
Division	Consumer
Department	Consumer Connection
Direct Reports	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

In an increasingly 'virtual' world – where customers want to connect with us over the phone, through their mobile device, online, message 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 Customer Consultant is the voice of Consumer Connection in both call and digital interactions with our customers. The role connects customers with products and services, making their interaction with our business easy and seamless.

Your core relationships

- Peer relationships in Consumer Connection
- Senior Customer Consultants
- Reports to Team Leader
- Colleagues across the Consumer division

What you're accountable for	
Customer	<ul style="list-style-type: none"> ▪ Respond to customer phone calls, emails and online web messaging within acceptable timeframes, delivering service excellence for each and every customer. ▪ Use the Consumer Connection quality guidelines to build rapport with customers. Demonstrate empathy and professionalism and reflect the bank's customer-connectedness. ▪ Listen to and understand our customers' needs and present solutions and identifying opportunities for growth and follow-up until enquiry is fully closed.
People	<ul style="list-style-type: none"> ▪ Always look for ways to improve the customer service you deliver. ▪ Care about the Consumer Connection team and the people you work with. ▪ Keep your knowledge and skills up-to-date through ongoing learning and development. ▪ Respond positively to quality and performance feedback. ▪ Participate in Consumer Connection's career progression and development opportunities. ▪ Support team members by listening to ideas and encouraging others to share and develop ideas.
Process	<ul style="list-style-type: none"> ▪ Look for better ways to do things. Identify process improvements that make it easier for our customers to deal with us. ▪ Ensure you are on time, ready and available to respond to customers. ▪ Apply relevant policies and processes to complete all outstanding work. ▪ Strive to always deliver quality work that's free of errors.
Risk	<ul style="list-style-type: none"> ▪ Complete all mandatory training. ▪ Operate within personal approved limits at all times. Where required seek authorisation from the appropriate oversight body (e.g. Delegated Lending Authority).
Financial	<ul style="list-style-type: none"> ▪ Identify relevant products and initiate referrals in order to achieve monthly targets for: <ul style="list-style-type: none"> - Credit cards - Personal loans - Home loans - Insurance - Deposits - LINX activity ▪ Monitor your performance against your Individual Measurement Plan. Seek feedback from your Team Leader during regular meetings. ▪ Make sure all fees are applied to accounts as per the bank's fee collection policy.

Your knowledge, skills and experience

Knowledge & skills

Understanding a contact centre environment
Ability to manage and resolve to customer complaints
Ability to Multi-tasking effectively
Ability to work autonomously
Resilience and ability to adapt to change
Aptitude to navigate digital platforms
Ability to use multiple systems concurrently
Strong phone manner – active listening, timing, intonation
Computer literacy
Strong typing skills, grammar and accuracy
Ability to talk and type concurrently
Accuracy and attention to detail
Interpersonal skills
Ability to follow processes and procedures
Microsoft Office skills are essential

Relevant experience

Customer service experience is preferred but not essential
Conversational experience (sales) – ability to identify customer needs
Experience in a performance focused environment (metrics) preferred
Experience in a fast-paced and rostered-based environment
Web Messaging/Livechat experience desirable

Your qualifications and certifications

No formal qualifications and certifications required.

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

Results Focus	Grow Self
Role Expertise	Customer Focus

People capability profile

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

Role motivators

Variety	Performing a variety of tasks and activities on a regular basis.
Purpose	The yearning to do what we do in the service of something larger than ourselves.
Achievement	Gaining a sense of achievement, closure; seeing something through to completion; working towards attainable goals.