



Position title	Product Manager
Division	Customer Enablement
Department	Products & Analysis
Direct Reports	N/A

### 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 objective of the Customer Enablement Division is to provide frontline relationship support and service and develop strong and sustainable partnerships to a wide range of customers and partners

### Products & Analysis

The Products & Analysis team is responsible for the design, development & management of agri lending, business lending, consumer lending and deposit banking products supporting the Consumer Banking and Business and Agribusiness Divisions. This includes the following areas of focus:

- Product Strategy
- Pricing Management
- Product Development
- Portfolio Management
- Products Analysis

Related data and information from internal and external sources will be leveraged to assist in determining the changing trends and future needs of Bendigo and Adelaide Bank customers, enabling us to achieve our vision of being Australia's Bank of choice.

### The purpose of your role

The Product Manager is responsible for supporting the Senior Manager with the design, development, management and performance of the Agri Lending, Business Lending, Consumer Lending and Deposit portfolios.

The Product Manager will support Senior Management by understanding the specific analytics and reporting requirements of the portfolios and business units they support. They will research across the industry and provide relevant financial modelling to support the pricing of products and management of

product profitability, track performance of products and ensure the Business Units we support meet their financial targets.

The Product Manager will ensure products are aligned to business strategy and operating within the Bank's risk appetite.

## Your core relationships

The core relationships of the Product Manager role are with:

- Retail Banking
- Third Party Banking
- Business and Agri Banking
- Customer Experience
- Operations, Processing and Servicing
- Products
- Strategy and Transformation
- Risk
- Marketing
- Finance
- Legal

## What you're accountable for

<b>Product Strategy</b>	<ul style="list-style-type: none"><li>• Provide accurate and relevant market intelligence to the team to assist in decision making</li><li>• Contribute to the development of the relevant Product Strategy</li><li>• Engage with all channels such as branch, mobile, online, social and phone and assist the Senior Manager in developing segment specific product strategies</li><li>• Identify opportunities to improve product/segment performance</li><li>• Undertake regular product reviews in line with the product lifecycle framework</li></ul>
<b>Pricing Management</b>	<ul style="list-style-type: none"><li>• Monitor market movements, product profitability, funding requirements and consider staff and customer feedback to assist in making proactive pricing recommendations for interest rates and fees</li><li>• Draft and submit quality pricing submissions, reports and analytics based on strategy to senior leaders and Pricing Committee as required</li></ul>
<b>Product Development</b>	<ul style="list-style-type: none"><li>• Ensure that the Product Lifecycle Framework is followed where developing ideas and initiatives</li><li>• Prepare business cases for approval of new or enhancements to products or solutions and present to the Senior Manager and Head of Products and Analysis</li><li>• Constantly review products, processes and policies to capture and implement opportunities for incremental improvements in line with the product lifecycle framework</li></ul>

<b>Portfolio Management</b>	<ul style="list-style-type: none"> <li>• Evaluate timely and accurate data analysis on portfolios and combine with relevant market or competitor insights</li> <li>• Assist in providing product functionality training as required to internal staff</li> <li>• Contribute effectively to the forecasting process</li> <li>• Submit standardised pricing reports to the Pricing Committee as required with appropriate commentary on material changes.</li> </ul>
<b>Risk</b>	<ul style="list-style-type: none"> <li>• Ensure 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 noncompliance to line management</li> <li>• Monitor the regulatory landscape to identify potential impacts to products or processes</li> <li>• Actively support the Risk Specialist to investigate root causes contributing to risk issues and events</li> <li>• Be a part of an effective risk management culture within the team by ensuring that you manage your own personal responsibilities for risk</li> </ul>
<b>Problem Solving &amp; Analysis</b>	<ul style="list-style-type: none"> <li>• Ability to work through complex problems and provide solutions and recommendations</li> <li>• Ability to draw concise recommendations from the analysis of data</li> <li>• Participate in cross functional teams as a subject matter expert for projects and production issues</li> </ul>
<b>Relationship &amp; Stakeholder Management</b>	<ul style="list-style-type: none"> <li>• Demonstrate the ability to effectively influence the thinking and actions of others</li> <li>• Contribute to the development of fellow team members and provide constructive feedback to the team</li> <li>• Demonstrate motivation and enthusiasm to promote teamwork both within the team and more broadly in the organization.</li> </ul>

### Your knowledge, skills and experience

<b>Knowledge &amp; skills</b>	<ul style="list-style-type: none"> <li>• Well-developed problem-solving abilities</li> <li>• Strong team player possessing relationship management skills</li> <li>• Ability to prioritise competing requests with an organised and proactive approach to work</li> <li>• Strong analytical skills</li> <li>• The ability to lead and influence will ensure potential to advance within the department</li> <li>• Professional attitude and work ethic</li> <li>• Product Knowledge</li> <li>• System Knowledge- RFS, LINX, Excel/Access</li> <li>• General financial industry knowledge</li> <li>• Strong verbal and written communication</li> <li>• Highly adaptable with ability to grasp new concepts quickly</li> </ul>
<b>Relevant experience</b>	<ul style="list-style-type: none"> <li>• Tertiary qualifications in Finance, Economics, Accounting or Law (desirable)</li> <li>• Demonstrated ability to interpret data</li> </ul>

### Your qualifications and certifications

- Tertiary qualifications in Finance, Economics, Accounting or Law (desirable) •
- Post graduate general business or finance qualifications (desirable)

### **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>Communication</b>	<b>Commerciality</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 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>Intermediate Execution</b> Makes well-considered decisions, plans and delivers quality outcomes. Problem solves and acts with integrity. Holds self and others accountable.	<b>Foundational Grow Others</b> Develops others by sharing feedback, recognising and celebrating outcomes. Connects with others to guide, empower and inspire.	<b>Foundational 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 Partnering</b> Acts with intent to build sustainable partnerships with customers, community and stakeholders to deliver shared value and achieve business outcomes.	<b>Foundational 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>Foundational Future Ready</b> Exchanges and respectfully challenges perspectives and approaches. Anticipates, embraces and promotes change to achieve our vision for today and tomorrow.	<b>Foundational 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>Impact</b>	Directly contributing to the success of the organisation, knowing work directly affects productivity and profit.
<b>Challenge</b>	Performing mentally stimulating work, solving complex and/or unfamiliar problems, stretching self intellectually.
<b>Growth</b>	Having opportunities to acquire knowledge, learn new skills and improve own performance.