

<b>Position title</b>	<b>Regulatory Change Manager</b>
<b>Division</b>	Rural Bank (Agribusiness)
<b>Department</b>	Rural Bank Operational Risk and Compliance
<b>Reports to Position</b>	Head of Risk and Compliance
<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

The future for agriculture is bright. Rural Bank is a division of the Bendigo and Adelaide Bank group and has accountability for the end-to-end experience for Rural Bank's customers, ensuring we deliver on our divisional purpose, "to provide exceptional financial services, knowledge and leadership for Australian farmers to grow".

We are a specialist rural lender who understands the cycles in agriculture, assisting farmers to obtain appropriate finance to grow their farming business. We offer relevant industry insights to assist in making informed business decisions. We also offer our customers the opportunity to support the development of regional communities through our partnerships and initiatives. Underpinning all our interactions and strong customer commitment are our values determining how we behave with each other, our customers, and our partners together with our who we are principles – Walk the talk, Connections for generations, Knowledge and expertise and Doing what's right.

Agribusiness Operational Risk is a centre of expertise for risk management and compliance across the Rural Bank Division and provides strategy, risk appetite, governance, policy, and framework support to the businesses within the division to drive sound risk management practice. This includes providing guidance, assistance and support to relevant Board & Board/Management Committee members, Senior Management, internal and external stakeholders and providing leadership to enhance the further development of a strong risk and control environment across Rural Bank.

#### The purpose of your role

The Regulatory Change Manager role is responsible for driving and supporting regulatory change in the Rural Bank Division and in accordance with compliance framework.

A critical requirement to enable the achievement of successful compliance outcomes is the ability to work with risk, business stakeholders and Group Regulatory Compliance and Legal to assess and negotiate the nature of regulatory change, while meeting regulatory timeframes and expectations within the Rural Bank Division.

This position champions a culture of regulatory change embedding improvements that add value rather than impose on the journey of becoming Australia's bank of choice. The position supports the Rural Bank Risk and Compliance team in the timely and complete delivery of the Business Unit's regulatory commitments.

#### Your core relationships

This position reports to the Head of Risk and Compliance, Rural Bank and also works closely with other members of the Divisions Risk and Compliance team, Leadership teams, various Business Units together with Group Regulatory Compliance, Legal and other Divisions.

## What you're accountable for

Regulatory Change	<ul style="list-style-type: none"> <li>• Develop, implement, and maintain a 1LOD approach for regulatory change.</li> <li>• Oversee key regulatory change programs impacting the Division.</li> <li>• Work with stakeholders to effect regulatory change.</li> <li>• Develop reports and discussion papers for and provide input into the Divisional Operational Risk Committee in relation to the status and progress of regulatory change.</li> <li>• Provide technical SME advice and input in relation to the structure and progress of change programs within the Division.</li> <li>• Provide coaching and support where required to embed changes.</li> </ul>
Relationship Development	<ul style="list-style-type: none"> <li>• Actively develop and sustain consultative working relationships to achieve agreed compliance objectives. In particular: <ul style="list-style-type: none"> <li>• Consult/collaborate with Rural Bank stakeholders, Risk and Compliance Team, 2LOD Regulatory Compliance and other Divisional teams to ensure a consistent understanding of regulatory change impacts and to implement changes within timeframes expected.</li> <li>• Represent the Division in all regulatory change matters.</li> </ul> </li> <li>• Build and manage relationships with the relevant Business Leaders and Teams involved in delivering various parts of the change.</li> <li>• Key project and resources.</li> <li>• Rural Bank Risk Specialist, Risk Business Partners and leaders to maintain focus on obligations as required.</li> </ul>
Education & awareness / compliance culture	<ul style="list-style-type: none"> <li>• Leadership to all levels of Rural Bank to maintain an awareness of current and emerging regulatory change matters.</li> </ul>
Customer Focus	<ul style="list-style-type: none"> <li>• Always operate in a manner consistent with the Bank's stated core objective "to be Australia's bank of choice".</li> <li>• Provide high level customer service and support to internal and external stakeholders at all times.</li> <li>• Proactive development and management of internal relationships.</li> </ul>
Planning and Organising	<ul style="list-style-type: none"> <li>• Ensure timely completion of tasks in line with stakeholder delivery expectations.</li> <li>• Adopt a strong and planned approach to organising and managing workloads and outcomes.</li> </ul>
Risk and compliance	<ul style="list-style-type: none"> <li>• Perform all tasks in line with the Bank's risk management and compliance requirements, as specified in the Operational Risk Management and Regulatory Compliance Frameworks, Bank policies, procedures, standards and report instances of non-compliance.</li> <li>• Support the Head of Risk and Compliance to produce papers for and provide input into the Divisional Operational Risk Committee Meetings.</li> <li>• Ensure all activities and work practices comply with relevant legislations and regulations and adhere to all policies and procedures.</li> <li>• Complete all risk and compliance training required by the Bank within given timeframes.</li> <li>• Maintain an active presence across all areas of risk demonstrated by sharing of information, reporting and escalation of any breaches or risks, proactively monitoring and assessing the risk environment within individual Business Units, and recommending areas for improvement where gaps are identified.</li> <li>• Promote a strong risk and compliance culture (through education, support, and awareness).</li> </ul>
Values	<ul style="list-style-type: none"> <li>• Demonstrate consistent behaviour in accordance with the Bendigo and Adelaide Bank Values of Teamwork, Integrity, Performance, Engagement, Leadership and Passion.</li> </ul>

## Your knowledge, skills and experience

### Knowledge & skills

- Sound knowledge of banking/financial services regulator inquiry and review processes.
- Sound understanding of Risk Management Frameworks, particularly relating to regulatory compliance.
- Sound knowledge of AS3806.
- Strong technical compliance and research skills.
- Developing strategic relationships, using appropriate interpersonal styles and communication methods to influence, resolve conflict and build effective relationships with peers and business units to achieve objectives.
- Strong attention to detail and accuracy.
- Ability to work effectively under pressure, be highly organised and work to constantly improve and benefit the organisation.
- Success in achieving business outcomes.
- Ability to think outside the square and approach solutions innovatively and creatively.
- Demonstrated banking experience ideal, preferably in relevant Agribusiness or Business Banking segments.
- Self-driven, inquisitive, highly motivated, adaptable, ability to work autonomously.
- Effective in influencing and communicating skills with staff at all levels, including senior leaders in relation to regulatory change (desirable).
- Sound knowledge of key legislative and code requirements and specifically, Corporations Law, ASIC Act, Banking Code of Practice, APRA/BEAR Breach Reporting obligations (desirable).

### Relevant experience

- Relevant industry, compliance and/or risk management experience specific to current Information and Privacy expectations.
- Relevant compliance and/or operational risk experience.
- Project management experience is desirable.
- Strong presentation skills including the ability to make formal presentations.
- Ability to understand compliance related documentation and legislation to identify outcomes which meet business needs.
- Prior experience in a similar role (desirable).

## Your qualifications and certifications

Tertiary education in Risk Management or Business-related fields is 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.

Personal Operational Risk training completed on time.

## CAPABILITY PROFILE

### Key people capabilities

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