



Position title	Customer Retention Manager
Division	Consumer
Department	Retail Banking
Direct Reports	Yes

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 are creating a culture we can continue to be proud of; one that will help us reach new heights.

ROLE PROFILE

Your division, your team

Our customers are at the forefront of everything we do: their voice will guide our decisions, actions, and priorities in building channel specific distribution strategies and unique service propositions in the market however they choose to deal with us. We add value in every interaction or touch point.

To successfully achieve our vision of being Australia's most customer connected bank we focus on our five key pillars – People First, Customer Engagement, Community, Operational Excellence Underpinning all our interactions and strong customer commitment are our values, determining how we behave with each other, our customers, and our partners.

Our promise in Retail Banking is to help customers improve their financial wellbeing and as part of the Retail Customer Engagement Team you will do this by fulfilling our purpose to build and maintain relationships with people who choose to deal with us one to one.

The Specialised Sales team are responsible for the management and delivery of specialised retention campaigns to the customer base. The high-capability team will drive outcomes through targeted holistic conversations aiming to deepen and retain customer relationships.

The purpose of your role

The Customer Retention Manager plays a pivotal role in preserving and enhancing customer relationships within the business. With a primary focus on customer retention, this role is tasked with leading a dynamic team to implement strategic initiatives that minimise churn, foster customer loyalty, and drive revenue growth. By leveraging financial industry expertise, data analytics, and effective leadership, the Customer Retention Manager ensures that the bank maintains a strong customer base while navigating regulatory compliance.

This role demands a customer-centric approach, strategic thinking, and collaborative engagement with cross-functional teams to achieve overarching organisational goals. Including lending growth, meeting our customers financial service needs, expanding customer product holdings, and delivering exceptional service in each interaction.

Your core relationships

Reporting to the National Manager Sales Enablement, the Customer Retention Manager will lead a team consisting of Home Lending Specialists NS Pricing Discretion Officers to support the broader consumer division needs.

Key stakeholders and core internal relationships include, Consumer Banking Teams, Regional Managers, State Managers, Operations Manager Mobile, National Manager Mobile Banking, Lending Support Teams, Credit, Marketing, Branch Network, Risk and Compliance, People and Culture.

Key Accountabilities

What you are accountable for

People

- Lead, coach and mentor a team of retention specialists, fostering a collaborative and results-driven work environment to achieve growth objectives and broader business needs.
- Create, attract, and retain a diverse and inclusive team of highly talented staff to achieve Division outcomes.
- Develop an open, trusted environment and invest to motivate, hold accountable, engage, and challenge the status quo and support your team in doing so.
- Maintain key sales & lending relationships including but not limited to external stakeholders, Marketing, Consumer Credit Risk Management.
- Create an open, collaborative, and respectful work environment based on active engagement with stakeholders.
- Ensure all staff understand their KPIs and support them in achieving them.
- Aligned to BENs Impact framework - conduct regular performance reviews and provide constructive feedback to team members.
- Develop and implement training programs to enhance the team's skills in customer retention strategies.

Customer	<ul style="list-style-type: none"> • Lead the centralised retention team to achieve customer service levels for customers and as agreed with stakeholders and partners. • Embed a needs-based sales culture within the team, maximising sales opportunities from interactions within our values. • Ensure staff know what good customer service looks like and deliver high levels of customer service. • Analyse customer data to identify trends, preferences, and potential areas for improvement in retention efforts. • Develop and execute customer-centric retention strategies to enhance customer satisfaction and loyalty. • Establish and maintain strong relationships with key Stakeholders to understand their needs and address concerns proactively. • Monitor customer feedback and leverage insights to continuously improve retention processes.
Community	<ul style="list-style-type: none"> • Communicate and champion the Bank's point of difference to key stakeholders. • Establish and nurture strategies to connect with and contribute to communities.
Growth	<ul style="list-style-type: none"> • Act commercially and instil an understanding in the team as to what acting commercially looks like in their roles. • Maintain and develop an understanding of lending including trends, products, policies, and legislation, sharing thought leadership and industry best practice with the team. • Facilitate the growth of credit and lending knowledge to deliver lending outcomes that meet policy, regulatory and community expectations. • Contribute effectively to the Banks financial growth by acting commercially. • • Collaborate with key stakeholders as required, including marketing and product teams to create targeted campaigns aimed at increasing customer retention. • Implement cross-selling and upselling strategies to maximise revenue from existing customer relationships. • Utilise data analytics to identify opportunities for expanding customer engagement and improving retention rates. • Explore innovative approaches to drive growth in customer retention metrics.

Risk	<ul style="list-style-type: none"> • Maintain all People Risk Measures including Leave Management, Compulsory Training and compliance requirements plus continuous education and demonstrated adoption by your team – refer Risk accountability below. • Adopt and uphold a Risk Management culture including first line of defence techniques. • Assess and mitigate risks associated with customer retention initiatives, ensuring compliance with regulatory requirements.
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Your knowledge, skills, and experience

Knowledge & skills	<ul style="list-style-type: none"> • Solid understanding of financial products, services, and industry regulations • Understanding and ability to foster a culture of high performance. • in-depth knowledge of customer management practices to effectively manage customer interactions. • Proficiency in analysing customer data to derive insights and inform retention strategies
Relevant Experience	<ul style="list-style-type: none"> • Sound knowledge of consumer markets • Proven sales skills in the finance industry (or relevant) • Ability to cultivate strategic relationships for the benefit of your team and the business. • Attract, coach, develop and retain talented individuals, creating a sales culture that enables your team to realise their highest potential. • Experience in leading individuals in a virtual, remote environment.

Your qualifications and certifications

Formal Qualification in Business/ Finance or related discipline or equivalent experience
 FSRA Tier 2 accreditation – Deposit Taking and Non-Cash Payment Facilities and General Insurance preferable

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 appropriately.

CAPABILITY PROFILE

Key people capabilities

Results Focus	Commerciality
Customer Focus	Grow Others

People capability profile

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

Role motivators

Impact	Directly contributing to the success of the organisation, knowing work directly affects
Leading others	Working to improve and advance the skills, knowledge, and performance of others.
Achievement	Gaining a sense of achievement, closure; seeing something through to completion; working towards attainable goals.