

<b>Position title</b>	<b>Compliance Manager</b>
<b>Division</b>	Various Division
<b>Department</b>	Divisional Risk & 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

#### The purpose of your role

The Compliance Manager role is responsible for supporting the further development, implementation and management of the compliance framework. The position will be actively involved in testing, reviewing, and monitoring compliance obligations within the division as well as assessing regulatory change impacts and supporting implementation. The position will also involve identifying and supporting potential control uplifts to ensure obligations are met, the preparation of regulatory responses and notifications, and supporting the division with additional training requirements that may be required to meet obligations.

A key component of the role will be providing operational and regulatory compliance advice in relation to the Bank's (and specifically the Division's) compliance obligations.

#### Your core relationships

This position reports to the Senior Manager Compliance and also works closely with other members of the divisional Risk team, various Business Units, other Divisional Compliance teams and Group Regulatory Compliance to enhance the further development of a strong risk and compliance culture.

#### What you're accountable for

<b>Regulatory and operational compliance advice</b>	<ul style="list-style-type: none"> <li>Provide compliance advice and support to enable the division to meet all compliance obligations (including all license obligations).</li> <li>Assist with external audit or reporting requirements in relation to the compliance framework.</li> </ul>
<b>Policies, procedures, and documentation</b>	<ul style="list-style-type: none"> <li>Be a key stakeholder and provide assistance in the establishment of T&amp;Cs to ensure they meet regulatory requirements.</li> <li>Provide advice and drafting assistance in the development and implementation of compliance/operational policies, procedures, and processes.</li> <li>Review and provide feedback to Group Regulatory Compliance regarding policies, procedures, and other documentation.</li> </ul>
<b>Regulatory projects</b>	<ul style="list-style-type: none"> <li>Research proposed legislative and regulatory changes and work with stakeholders to determine the impact on the division.</li> </ul>

	<ul style="list-style-type: none"> <li>• Support the Division in the implementation of new and changed obligations.</li> <li>• Provide regular updates to senior management about relevant changes to the regulatory environment affecting the division.</li> <li>• Participate in regulatory reform projects as required to ensure new legislation is implemented effectively.</li> </ul>
<b>Risk and compliance management</b>	<ul style="list-style-type: none"> <li>• Perform all tasks in line with the Risk Management Framework (RMF).</li> <li>• Produce papers for and provide input into the Divisional Operational Risk Committee Meetings.</li> <li>• Ensure that certification testing for the Compliance Plans and Controls of compliance obligations and thematic deep dives are of a high standard, contain quality reporting, and are undertaken within required timeframes.</li> <li>• Assist to deliver relevant Compliance KRIs.</li> <li>• Identify and support potential control uplifts to ensure regulatory obligations are met and assist the Division to implement the same.</li> <li>• Prepare regulatory responses and notifications.</li> <li>• Review (and updating for Division specific obligations) the obligations register.</li> <li>• Review and assess compliance breaches.</li> <li>• Identify and support additional compliance training that may be required.</li> <li>• Support the Senior Manager Compliance and the Head of Risk with any risk and compliance activity relevant for the division.</li> </ul>
<b>Leadership</b>	<ul style="list-style-type: none"> <li>• Promote a strong risk and compliance culture (through education, support, and awareness).</li> <li>• Be an integral part of the divisional Risk team, establishing and maintaining relationships with key business units within the Bank and managing ad hoc projects as they arise.</li> <li>• Build effective relationships across the organisation.</li> <li>• Promote and support operational efficiency in processes and practices.</li> <li>• Participate in cross divisional compliance work to the greatest extent possible.</li> <li>• Work to harmonise compliance practices across the group wherever possible.</li> </ul>
<b>Values</b>	<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

<b>Knowledge &amp; skills</b>	<ul style="list-style-type: none"> <li>• Demonstrated technical skills with well-developed expertise across compliance and risk activities</li> <li>• Ability to build internal and external relationships to facilitate risk and compliance knowledge</li> <li>• Strong attention to detail and accuracy</li> <li>• Highly developed influencing and communicating skills with staff at all levels, including senior and executive management to convey big picture or complex issues</li> <li>• Sound report writing and minute taking skills.</li> <li>• Strong problem solving and time management skills.</li> <li>• Demonstrated partner and customer focus</li> <li>• Self-driven, inquisitive, highly motivated, adaptable, ability to work autonomously</li> </ul>
<b>Relevant experience</b>	<ul style="list-style-type: none"> <li>• Essential: 3+ years of Compliance experience in Banking &amp; Financial Services (Line 1 or 2)</li> <li>• Experience in analysing and interpreting financial services legislation</li> <li>• An understanding of the wider industry including legislation and regulatory requirements</li> <li>• Relevant tertiary qualification and compliance certification is highly desirable</li> </ul>

## Your qualifications and certifications

- Tertiary education in Law, Risk Management or Business-related fields is highly desirable
- Proven relevant product, compliance, risk or legal experience gained within a financial institutions or regulator
- Proven experience in interpreting and analysing regulation/legislation
- Knowledge of Financial Services and related markets.
- Prior experience in a similar role

## 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

Role Expertise	Relationships
Customer Focus	Commerciality

### 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.