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| **Position title** | **Personal Banker** |
| **Division** | Consumer Banking |
| **Department** | Local Banking |
| **Direct Reports** | No |

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| **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. |

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| **ROLE PROFILE** |

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| **Your division, your team** |
| Local Banking has a responsibility to support our customers to improve their financial wellbeing, and in turn become Australia’s bank of choice. We do this through building and maintaining relationships and are there to help customers when they are ready to make their big financial decisions in a way that is convenient for them. We have a proven track record of supporting and contributing towards our communities to achieve big things. |

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| **The purpose of your role** |
| The Personal Banker is the face of the business and gives customers and community members a great experience every time they enter the Branch.  The successful candidate will be an all-rounder who enjoys variety in their work, is motivated by providing a high level of service, and who knows how to explore customers’ circumstances and provide solutions relevant to their needs.  A key part of the role is your ability to be flexible in the way you work and how you provide customer service. During the day you can be moving between a number of tasks, such as front of house concierge, providing banking solutions, educating customers on alternative banking options and processing the transactional banking activity.  In some locations where there are different in-branch customer experiences, and a key part of the role will be to support these spaces and activities. This could mean promote these experiences to customers, attend and facilitate events hosted in the branch after hours or on weekends, and provide support with the administration and coordination of the offerings. |

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| **Your core relationships** |
| Reports to: Branch Manager  Internal: Mobile Relationship Manager; Local Business Manager; Middle Markets Manager; Risk & Compliance Manager; Lending Support, Local Engagement Officer (for in-branch customer experiences sites)  External: existing and new customers; local community groups and organisations, community partners (including Community Bank boards) |

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| **What you’re accountable for** | |
| **Customer Growth** | * Identify customers’ needs and help them reach their goals by exploring their circumstances and offering relevant banking solutions * Build strong and sustained connections with our customers through optimisation of customer engagement activities and campaigns * Build relationships with new and existing customers to create opportunities to grow our business |
| **Sales Operating Rhythm** | * Contribute towards the branch strategic plan by delivering on specified sales expectations * Execute on acquisition and retention activities to enhance the customer experience and advocacy * Grow your knowledge of products, digital and self-service offerings, policies, operational and risk management practices through regular sales meetings |
| **Community Relationships** | * Be connected to your community and build trusted relationships * Attend, support and contribute to local events and community engagement activities, including out of hours attendance * Actively promote the Bank’s products and services in the marketplace and have an involvement in the local community |
| **Teamwork** | * Actively participate to create and maintain an environment that motivates, holds accountable, engages and develops the skills of the team * Work as a team with the day to day operations of the branch by delivering on your set responsibilities in required timeframes and being flexible with taking on a range of tasks * Share learnings and experiences with your team to impart knowledge and educate the branch team |
| **Branch Performance** | * Work with branch team and business writing specialists to execute strategies to grow loans and deposits * Generate personal lending approvals, deposits, referrals to specialists and other key objectives to achieve branch targets * Support a culture that embeds the consideration of, and adherence to risk and compliance in all decision making * Work with customers to educate and increase use of self-service and digital tools to give them greater flexibility in when and how they choose to do their banking |
| **Customer Experiences** | * Support the delivery and execution of the Branch’s customer experiences * Attend and facilitate events where required, whilst improving the Bank’s brand awareness and customer advocacy * Identify new opportunities to provide banking solutions from the connections built throughout the execution of the new experiences |

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| **Your knowledge, skills and experience** | |
| **Knowledge & skills** | Good understanding of the Bank’s lending products, digital and self-service offerings, policies and regulations  Extensive customer service experience  Advanced technology and digital capabilities  Ability to work in a team environment  Strong communication skills, both written and verbal  Ability to build relationships and rapport with key community stakeholders  Ability to adapt to, and accept change |
| **Relevant experience** | Proven relationship building skills to achieve financial outcomes  Understand financials and performance of the business  Lending experience is preferable |

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| **Your qualifications and certifications** |
| FSRA Accreditation T2 – Deposit Taking & Non Cash Payment Facilities & General Insurance |

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| **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. |

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| **CAPABILITY PROFILE** |

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| **Key people capabilities** | |
| **Relationships** | **Grow Self** |
| **Execution** | **Customer Focus** |

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

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| **Role motivators** | |
| **Achievement** | Gaining a sense of achievement, closure; seeing something through to completion; working towards attainable goals. |
| **Belonging** | Being able to relate to and identify with others, building meaningful connections; working in a supportive environment. |
| **Variety** | Performing a variety of tasks and activities on a regular basis. |