**Position Description**

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| **Date of Update:** | **December 2020** |
| **Position Title:** | **Quality Assurance Manager** |
| **Division:** | **Business Banking** |
| **Team:** | **Middle Office** |
| **Location:** | **All locations** |
| **Reports to Position:** | **Team Manager Quality Assurance** |
| **Direct Reports:** | **Nil** |
| **Indirect Reports** | **Nil** |

# **Organisational and Position Overview**

Business Banking help customers write their own amazing stories. We provide our customers with a relationship with an expert banker who is connected and understands their needs. We do this by enabling our people to the best they can be.

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| **Part A: Job Specification** |

**Job Purpose**

The Quality Assurance team is responsible for ensuring that the Business Banking Middle Office team deliver an appropriate service level to the Business Banking staff and their customers. This will include financial spreading, letter of offer preparation, data entry, quality assurance and administration to allow growth in the Business Banking segment and ensure sound risk management practices.

The Quality Assurance Manager will be responsible for:

* Sample checking the data quality of the Middle Office team prior to this being released to the frontline to ensure accuracy of key activities and immediate coaching to staff with regards to errors identified. As well as doing sample checks on the analyst team they will also be checking the Team leaders (checkers) to ensure consistency across the team.
* Reporting findings of reviews and remediation actions undertaken to Team Manager Quality Assurance and Business Operations Manager.
* Generate a circle of continuous improvement through sharing best practice.

Coaching and support will be provided in the end to end lending processes including:

* Financial Spreading
* Letter of Offer preperation
* Data entry
* Quality Assurance
* General Administration

# **Reporting & Relationships**

Position will report to the Team Manager Quality Assurance.

Relationships:

* Middle Office team members
* Business Division – including Middle Market, Specialised Lending and Small Business
* Credit risk
* Loan services
* Group Legal

# **Key Accountabilities**

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| **Key Result Area** | **Accountability** |
| **Coaching** | * Based on findings from quality assurance work, conduct 1:1 coaching with staff relating specifically to issues identified. * Working with Middle Office Team Leaders and Team Manager Quality Assurance provide including recommendations for training and performance improvement. |
| **Leadership** | * Assist the Team Manager Quality Assurance to create a high-performance teams and culture Provide coaching and support to assist with improved career development for the Middle Office team. |
| **Business Delivery Performance** | * Maintain work practices in line with business unit expectations to ensure a high level of efficiency and customer experience is achieved. * Actively contribute to a culture of continuous improvement, by learning and sharing knowledge across the team and connected departments. * Work to maintain data quality of the highest standard. |
| **Teamwork** | * Be a role model for teamwork across Middle Office. * Share information across the Business Banking division to support goals and strategy. * Build and maintain effective relationships with key stakeholders. |
| **Risk** | * Ensure financial spreads are accurate to support the risk rating process. * Ensure the letters of offer are legally enforceable and that all conditions, pricing terms etc are included accurately. * Checking to ensure arrears management and excess management are actioned in line with Bank Policy and Procedures. * Promptly raise any issues of non-compliance that are identified. * All personal Operational Risk training completed by the due date. * Operate within approved limits (with no breaches of those limits) without authorisation from the appropriate oversight body, for the policies of: * Consecutive Annual Leave * Group Authorities Register |
| **Planning and Organising** | * Working with the team, contribute to timely completion of tasks and preparation of documents by the team in line with stakeholder delivery expectations. * Adopt a strong and planned approach to organising and managing workloads and outcomes. |
| **Values** | * Demonstrate consistent behaviour in accordance with the Bendigo and Adelaide Bank Values of Teamwork, Integrity, Performance, Engagement, Leadership and Passion. |

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| **Part B: Person Specification (Minimum Requirements)** |

# **Qualifications, Knowledge & Experience**

# **Qualifications & Experience**

* Tertiary qualification in business discipline preferred.
* Process improvement experience
* Success relationship management with remote stakeholders
* Customer focus and exceptional customer service skills
* Knowledge of bank systems and products
* Knowledge of the end to end lending process, including credit assessment principles
* A strong general knowledge of banking, challenges and solutions

# **Skills, knowledge and abilities:**

* Highly accurate approach with strong attention to detail.
* Ability to mentor and coach staff in a positive manner.
* Excellent communication and relationship building skills.
* Proactive, innovative and prepared to go the extra mile to deliver exceptional customer service.
* Energetic, enthusiastic and co-operative.
* Demonstrated ability to work within tight timeframes and service levels.
* Ability to prioritise, monitor and organise workflows.
* High level of literacy and numeracy skills.

# **Technical & Business Skills**

* 5 – 7 Years financial services experience across wholesale credit and lending.
* Extensive knowledge and understanding of banking products and services
* Sound understanding of Business Banking processes and policies
* Problem solving skills
* Customer focussed with the ability to embed a seamless and positive customer experience
* Proven negotiation skills with a win-win approach

# **Organisation Chart**

**Business Operations Manager**

**Middle Office  
Team Leaders x3**

Business Support Analysts

Business Support Officers

x30

Team Manager Quality Assurance

Quality Assurance Manager x3

Quality Assurance Officer x2