**Position Description**

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| **Date Created:** | October 2018 |
| **Position Title:** | Wealth Concierge |
| **Division:** | Consumer |
| **Team:** | Wealth Services |
| **Location:** | Flexible |
| **Reports To Position:** | Manager – Wealth Concierge |
| **Direct Reports:** | None |

# **Organisational and Position Overview**

**“Successful customers, successful communities, successful organisation”**

At the Bendigo and Adelaide Bank, our aim is to build a strong connection with our customers through the provision of tailored financial solutions. In doing so, we help make communities sustainable in an economic and social context and build our brand, capability and financial performance.

We respect and respond to the unique differences of our customers, partners and employees. We recognise the importance of diversity and continually strive to provide an inclusive work environment where people are treated with respect: feel valued and can achieve success.

To achieve this we strive to be an innovative leader in an evolving landscape with a balanced focus on internal quality and external needs and opportunities.

Bendigo and Adelaide Bank’s strategy is built on our vision of being **Australia’s Bank of Choice.**

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| **Part A: Job Specification** |

# **Job Purpose**

The Wealth Concierge is an outbound customer help function designed to assist our customers with their wealth related needs. Guided by the customer and their needs, the Wealth Concierge assist by providing them with general advice around products and strategies, helping them to a self-serve option or arranging for a referral to a financial planner, via our partners at Bridges Financial Services.

Wealth Concierge is the first interaction point, post referral, for all wealth related queries from our banking network and as such, play a crucial role in maintaining a good customer experience.

When delivering on a customer need it is essential that the customer is placed at the centre of all decision making and that the referrer is kept informed throughout the referral process, to ensure confidence and trust is maintained. The position requires an ability to deliver to customer needs, illustrate integrity, be motivated, build relationships and work well in a team.

Wealth Services is part of the Consumer division, offering information on a range of products and services to our customers that include financial planning (advice), wholesale cash solutions, investment solutions, superannuation, life insurance (group and retail), Commercial Loans and Corporate Trustee Services.

***Special Requirements:***

Travel and shift work may be required

# **Reporting & Relationships**

The Wealth Concierge will report to Manager - Wealth Concierge and work closely with the Wealth distribution team, branch staff and the broader Consumer team.

# **Key Accountabilities (6 – 8)**

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| **Key Result Area** | **Accountability** |
| **Professional Expertise** | * Capacity to identify the full range of a customer’s needs to provide them with a variety of wealth solutions. * Ability to understand the full range of options suitable for the customer and provide general advice as to suitable solution/s, if required * Fulfill commitments made to customers and create a smooth handover to our financial planning partner, when required * Follow the agreed Wealth Concierge process where it is identified that customers do not want or need advice and are prepared to self-fulfil their wealth related need/s, supporting customer throughout the process where required * Engage with the bank’s customers, within the agreed SLA to understand their needs and provide them with a wealth related solution. Work to agreed SLA’s for customer contact, referral updates and system (LINX) updates * Contact customers on behalf of Sandhurst Trustees who have been identified as lost or inactive to provide them with relevant solutions regarding how to reactive their super funds or rollover into an alternate fund. * Ensure the internal Work in Progress spreadsheet is maintained and updated on a regular basis. * Maintain basic knowledge of the Bank’s core range of products and services for reciprocal referrals * Ensure all activities comply with relevant legislations and regulations and adheres to all policies and procedures * Maintains relevant accreditation or area of specialization where applicable * Meet all personal risk requirements as outlined in the relevant manuals * Ensure all work practices are conducted in accordance with the Bank risk management and compliance requirements when identified * Complete all risk and compliance training and assessments required by the bank |
| **Performance Excellence** | * Ensure customer and stakeholder expectations are met by providing an exceptional customer experience by providing service beyond what would be expected, within the agreed SLA. * Provide timely updates to the referrer throughout the customer journey * Provide referral related feedback to appropriate internal channel on areas requiring improvement * Advocate for the broader Wealth Services strategy supporting customer choice in how they access the bank’s Wealth solutions * Meet agreed KPIs in line with the positive business outcomes for Wealth Services * Accountable for delivery of personal performance objectives that contribute to the success of the wider Wealth Services objectives * Maximize referrals received through to solution provided and/or appointment set conversion benchmarks * Identify opportunities for other areas of the bank. * Ability to work well in a team and autonomously * Uses time and available resources effectively and manages multiple tasks to achieve a result * Consistently delivers quality work. * Is accountable for own contribution. * Acts without being prompted. |
| **Customer and Community** | * Build relationships with internal and external stakeholders * Develop and maintain strong working relationships with staff across levels and functions across the organisation to achieve mutual business outcomes * Purposefully works towards positive outcomes for customers and stakeholders aligned to our vision. * Works cooperatively to improve outcomes for the Bank, our customers and the community. * Encourage collaborative working relationships, build rapport and demonstrate a one-team approach, seeking win-win outcomes * Contribute towards a positive and effective internal culture and working environment * Support the wider positive reputation of Wealth Services for the benefit of all stakeholders |
| **People Excellence** | * Actively develops own capabilities for current role and applies skills and behaviors. * Seeks and acts on feedback. * Seeks support and guidance. * Embraces new opportunities in a digital environment. * Is self-aw are and mindful of own biases. * Stays focused and perseveres to achieve goals, even in the face of adversity. * Takes on challenges and opportunities to stretch. |

# **Qualifications, Knowledge & Experience**

* 3 years + in a Financial Industry role with experience in Wealth and the banking industry
* Customer Service or experience in a sales role
* A competent and thorough knowledge of the core range of banking products, services and solutions offered across the Consumer business
* An understanding of the wider industry including legislation and regulatory requirements
* Proven Financial industry knowledge

**Minimum Qualifications:**

* Diploma of Financial Planning (RG146)

**Desirable**

* Advanced or Graduate Diploma of Financial Planning or equivalent
* Business degree, Financial Planning or related discipline
* Accreditation in –
  + Gearing
  + SMSF
  + Aged Care
  + Social security

# **Technical & Business Skills**

***Essential Skills***

* Able to deal with a broad and diverse range of customers, staff and partners
* Excellent communications and interpersonal skills, both written and verbals and the ability to present and engage with internal and external stakeholders
* Strong relationship and influencing ability.
* Proven sales ability (ideally phone-based)
* Ability to overcome customer objections
* Excellent phone manner
* Ability to building rapport
* A commitment to go beyond the call of duty in providing exceptional customer service
* Illustrates initiative
* Performance focused and results driven
* A role model, team player who is supportive of the success of the wider Consumer business
* Ability to work both as part of a team and without direct supervision
* Strong attention to detail and accuracy
* Ability to manage time, meet deadlines and service level agreements

***Desirable Skills***

* Demonstrated staff mentoring, coaching and development skills

**Assessments Required:**

* Psychometric testing
* Police Checks
* Educational Qualification check
* Compliance Audit report (If previously a Financial Planner)
* ASIC Register check

# **Organisation Chart**