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| **Position title** | **Senior Relationship Manager** |
| **Division** | Business Banking |
| **Department** | Delphi Bank |
| **Direct Reports** | Yes |

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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** |
| Delphi Bank is an integral part of the Business Banking division. Delphi Bank has a responsibility to support our customers to improve their financial wellbeing, and in turn become Australia’s bank of choice.  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. |

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| **The purpose of your role** |
| The Senior Relationship Manager (SRM) leads business development activity in their local region to grow a diverse customer base and lending in line with Delphi Bank objectives and growth targets. Harnessing an extensive knowledge of Business and Commercial lending practices, and products and services, the SRM drives strategies to achieve growth.  The Senior Relationship Manager is responsible for mentoring and developing the Relationship team within a Branch and collaborating actively with the team to drive the strategic direction within the area. Providing day to day guidance for both technical and industry knowledge, the SRM will lead complex lending transactions within their team whilst actively managing customer relationships within appropriate risk parameters. |

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| **Your core relationships** |
| Position will report to the Area Manager and has direct reports as follows:   * Relationship Manager / Relationship Officer   The Senior Relationship Manager (SRM) engages with a range of internal departments (such as Risk, Loans Administration and Credit) to achieve customer outcomes, including senior leaders. The SRM also partners regularly with a range of external stakeholders and customers. |

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| **What you’re accountable for** | |
| **Customer** | * Build and maintain strong customer relationships, focussed on understanding the customer, their current and future financial goals. * Consistently delivers the bank’s promise to the Branch’s total portfolio of customers by delivering our value proposition and competitive advantage. * Identify opportunities for deepening customer relationships and referring business opportunities. * Partner with the Area Manager to implement approaches to support improved customer experience and advocacy. * Partner to implement approaches to attract your local and surrounding market to our Brand. |
| **Business Performance** | * Drive profitable growth for the local area by meeting all asset growth, non-interest income, non-gap income targets and referrals. * Maintain and control direct costs within budget for the local area. * Report on loan portfolio against financial and volume targets. * Grow customer base and meet ongoing financial targets. * Lead key initiatives and host events that optimise our profile and growth prospects in the local community. * Promote the bank and its partners, our branch and offering. * Engages marketing to build presence across industry groups and intermediaries and in the local media. * Implement aligned sales and marketing strategy to support successful outcomes for customers and expansion of the local market. |
| **Risk** | * Exercise Delegated Lending Authority (DLA) for loan approvals and scheduled reviews in accordance with Bank Policy and acceptable risk standards. * Deliver quality of lending submissions, credit management practices and control of bad debts in maintained within Bank Policy and guidelines. * Proactively monitor processes to ensure risk loss events or incidents of non-compliance are identified, managed and escalated on a timely basis. |
| **Leadership** | * Lead, motivate, mentor and develop branch team to achieve role outcomes by leveraging Bank tools and processes to drive growth. * Provide leadership and guidance with all branch team to ensure all customers banking with your Branch remain engaged in our proposition and support the Area Manager’s leadership. * Proactively work with Relationship Managers (RM) and Relationship Officers (RO) to drive efficiencies and remove obstacles to help better service customers. * Actively share knowledge (such as technical sales, credit risk and lending) with local team members to uplift capability. |

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| **Your knowledge, skills and experience** | |
| **Knowledge & skills** | * Knowledge of the Banking and Finance industry, with advanced knowledge of business lending and credit risk principles. * Applied knowledge of advanced accredited lending environment, supported by industry and market knowledge to support customer and lending growth. * General understanding of the Hellenic culture & community. * Strong interpersonal and relationship management skills. * Strong communication and presentation skills with the ability to connect with, present to and influence a diverse customer base * Ability to adapt communication and leadership to engage, influence and motivate a team to achieve business outcomes. |
| **Relevant experience** | * Successful experience in banking role managing diverse customer relationships and complex loan portfolios, with a proven track record for developing business. * Demonstrated ability to understand complex stakeholder and customer needs and translate them into innovative solutions. * Extensive experience building local community relationships as a trusted advisor. * Experience leading, coaching, and developing others. |



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| **Your qualifications and certifications** |
| FSRA Accreditation Tier 2 required. Tertiary qualification in business or finance related discipline preferred. Current driver’s licence required. |

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| **Risk responsibility** |
| Ensure all work practices and Delegated Lending Authority (DLA) are executed and 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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| **Core people capability profile** | | | |
| **Relationships** | **Execution** | **Grow Others** | **Commerciality** |
| Builds and maintains productive relationships with trust and integrity. Works collaboratively and is open to the perspectives of others. | 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. | 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** | **Intermediate** | **Intermediate** | **Intermediate** |

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| **Role motivators** | |
| **Belonging** | Being able to relate to and identify with others, building meaningful connections; working in a supportive environment. |
| **Impact** | Directly contributing to the success of the organisation, knowing work directly affects productivity and profit. |
| **Leading Others** | Working to improve and advance the skills, knowledge and performance of others. |