

Position title	Regional Manager
Division	Consumer
Department	Retail
Direct Reports	Yes

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

Your division, your team

The Consumer Banking Division of Bendigo and Adelaide Bank works closely with our key stakeholders – Customers, Staff, Partners, and Investors.

Our purpose is to actively engage our customers, understand their financial needs and goals and deliver an exceptional customer experience through their channel of choice.

To successfully achieve the Bank's vision of being Australia's Bank of choice the Consumer Banking Division focus on our five key pillars – Products and Channels, Customer and Partner, Process, Risk and People and Culture resulting in successful operational and financial outcomes.

Underpinning all of our interactions and strong customer commitment is our values determining how we behave with each other, our customers and our partners.

Retail Distribution

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.

To successfully achieve our vision of being Australia's bank of choice, Retail focus on our five key pillars – People First, Customer Engagement, Community, Risk and Operational Excellence and Future Network. Underpinning all our interactions and strong customer commitment are our values, determining how we behave with each other, our customers and our partners.

The purpose of your role

The Regional Manager is accountable for the performance of a geographic region of retail bank branches. The role drives outcomes for our customers and communities through strong strategic leadership and a focus on community engagement activities. They will work with their Branch Managers in expanding the scale of our business and working with existing community partners. The Regional Manager will develop and leverage diverse networks to maximise business opportunities.

The Regional Manager is responsible for the delivery of successful outcomes for customers and community and in turn the overall financial, people and risk performance of their Region. The Regional Manager will work closely in partnership with peers, key stakeholders as well as the State Manager to ensure the long term success of the Region and State in which they operate.

Your core relationships

This role will be reporting to the State Manager relevant to your location.
Other relationships include, but not limited to:

Internal – Branch Managers, Regional Managers, Mobile Distribution Team, Business Customer team, , Risk & Compliance Manager, Credit Risk Management, Lending Support, Community Banking team, People and Culture team,
External: Community partners including Community Bank Boards, local community groups and organisations, New and existing customers

What you're accountable for	
Strategic Customer Focus	<ul style="list-style-type: none"> • Translate National and State Strategies into Regional based strategies and plans to meet regional objectives. • Develop and execute customer acquisition and retention strategies. • Actively meet with customers and attend networking functions with a view to growing business outcomes. • Develop and execute on strategies to enhance customer experience and advocacy. • Develop and drive expansion strategies for new initiatives and markets within the region.
Community	<ul style="list-style-type: none"> • Communicate and champion the Bank's point of difference to key stakeholders. • Establish and nurture strategies to connect with and contribute to communities. • Foster and enhance the relationships with existing Community Enterprise Boards. • Ability to develop and nurture relationships with Community partners, including attending Board meetings, providing guidance and mentoring to directors, facilitating strategic and business planning, developing and implementing business development strategies, monitoring Board governance and compliance, dispute resolution (where required). • Engaging with the Strategic Business team, Community Bank • Support where required • Develop links between business plans and community plans.
People Leadership	<ul style="list-style-type: none"> • Develop an open, trusted environment and invest to motivate, hold accountable, engage and develop the skills of your team. • Lead and coach Branch Managers and leader roles to ensure optimal performance. • Create, attract and retain a diverse and inclusive team of highly talented staff to achieve Regional and Organisational outcomes. • Proactively manage the talent pipeline and succession planning in your region and build effective networking channels to elevate the Bank's Employer Value Proposition • Lead and encourage collaboration throughout the region in line with the regional teams and stakeholders. • Ensure the Bank's staff have the resources, skills and knowledge to grow the Bank's business. • Maintain all People Risk Measures including Leave Management, Compulsory Training and compliance requirements plus continuous education and demonstrated adoption by your team – refer Risk accountability below. • Adopt and uphold a Risk Management culture including first line of defence techniques.
Business Performance	<ul style="list-style-type: none"> • Develop the overall performance objectives of the business, whilst being ultimately responsible for meeting the goals and objectives of the region. • Manage the costs and income for the region and operating profit growth achieved. • Manage the performance of the region by ensuring that clear targets and expectations are set and monitored

Risk	<ul style="list-style-type: none"> • Nurture and lead a culture that embeds consideration of risk and compliance on all decision making. • Work closely with the Risk Managers to ensure business performance is achieved within acceptable risk parameters.
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Your knowledge, skills and experience

Knowledge & skills	<ul style="list-style-type: none"> • Proven business development skills • The provision of exceptional customer experience • Leadership capability • Relationship building skills • Excellent interpersonal and communication skills • Excellent presentations skills, including ability to make formal presentations internal and externally • Sales and marketing skills • Ability to cultivate strategic relationships and ensure that the customer perspective is the driving force behind all value-added business activities. • Ability to effectively control one's job by planning time on priority goals, requirements, and areas of opportunities • Developing Strategic Relationships – Using appropriate interpersonal styles and communication methods to influence and build effective relationships with business partners (e.g., peers, functional partners, external vendors, and alliance partners). • Adding customer equity by creating valued business partnerships with customers; proactively identifying business opportunities for the customer; conveying a firm understanding of the customer's business and political drivers. • Provide timely coaching, guidance and feedback to help others excel on the job and meet key accountabilities. • Attracting, developing, and retaining talented individuals; creating a sales culture that enables associates to realise their highest potential, thus allowing the organisation to meet future challenges. • Exploring customers' underlying issues and needs that suggest broader solutions; maximising the productiveness of sales interactions by building on customer cues to gain
Relevant experience	<ul style="list-style-type: none"> • Demonstrated Change management skills in retail business, • Demonstrated ability to role model an image that is consistent with the organisation's values; demonstrating the qualities, traits, and demeanour (including intelligence, competence, or special talents) that foster leadership respect. • Demonstrated ability to motivate the organisation's Sales teams – passionately sell the sales organisation's strategy; continuously raising expectations of sales performance; encouraging and supporting team efforts to achieve challenging sales goals. • Demonstrated ability to proactively advance own understanding and sharing insight regarding key market drivers and actively use that knowledge to create/seize business and customer focus opportunities and/or expand into new markets, products, or services. • Demonstrated ability to appropriately delegate to create a sense of ownership of higher-level organisational issues and encouraging individuals to stretch beyond their current capabilities.

Your qualifications and certifications

- Formal Qualification in Business/ Finance or related discipline or equivalent experience
- FSRA Tier 2 accreditation – Deposit Taking and Non Cash Payment Facilities and General Insurance preferable

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.

CAPABILITY PROFILE

Key people capabilities

Results Focused	Role Expertise
Grow Others	Future Ready

People capability profile

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

Role motivators

Purpose	The yearning to do what we do in the service of something larger than ourselves.
Achievement	Gaining a sense of achievement, closure; seeing something through to completion; working towards attainable goals.
Impact	Directly contributing to the success of the organisation, knowing work directly affects productivity and profit.
Growth	Having opportunities to acquire knowledge, learn new skills and improve own performance.