



Position title	Loan Services Officer
Division	Consumer Processing
Department	Business Banking Settlements Team - Settlements and Security
Direct Reports	No

### 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

Bendigo and Adelaide Bank's strategy is built on our vision of being Australia's leading customer connected banking group.

The Consumer Processing function contributes towards this vision by developing and executing strategies which will deliver our products and services to our customers in a fast, efficient, and cost-effective manner. A culture of operational excellence underpins this, with the delivery of a high performing and a multi-skilled and flexible workforce to support the Bank's customer and partner value proposition.

The Settlements and Security Officer within the e-Settlements team provides a key function within the bank to verify loans and incoming securities and organise property and financial settlements with external parties. The role plays an important role in the Bank's lending providing funds to customers and ensuring that the Bank is adequately secured and able to take possession of the property offered by the customer as security against a loan in the event of a default.

#### The purpose of your role

The Settlement and Security Officer's (Business Banking Settlement) key responsibilities relate to the accurate processing of:

- Arranging finance settlements with other stakeholders (solicitors, other financial institutions, agents etc.)
- Funding of Local Connection & Business Banking Loans
- Processing financial transactions in the RFS-B System
- Creating and lodging electronic registration instruments.
- Attend to any requisitions that may issue from the lodging process.
- Checking of and certifying of files utilising existing security for settlement
- Checking the execution and accuracy of all security documents
- Maintaining of RFSB Loan Screens
- Processing of Bank Guarantees Settlements both Incoming and Outgoing

Success will come from effective execution of a broad set of key result areas.

#### Your core relationships

*Reports to:* Team Manager – Business Banking Settlements

Supports all Consumer Processing teams in delivering services to the Local Connection, Business Banking and Third Party Banking networks

## What you're accountable for

<b>Service Delivery</b>	<ul style="list-style-type: none"> <li>• Arrange finance settlements with other stakeholders (solicitors, other financial institutions, agents etc.)</li> <li>• Maintain audit and security registers for the banks security documents and assets and maintain current file status in appropriate systems.</li> <li>• Ensure all RFS system functionality is completed to enable loans to be funded correctly.</li> <li>• Ensure all Settlement Authorisations are received and correctly completed prior to funding.</li> <li>• Ensure documents are submitted for stamping and lodging in a timely manner in accordance with set procedure and checklists.</li> <li>• Attend to any requisitions that may issue from the stamping or lodging process.</li> <li>• Audit of escalated and urgent matters within mutually agreed timeframes to achieve successful and quality outcomes.</li> <li>• Ensure correctness of documents submitted for loan funding.</li> <li>• Arrange funding for facilities with existing security</li> <li>• Meet any agreed productivity targets and ensure that output statistics are updated to the relevant spreadsheet daily for management reporting purposes.</li> <li>• Maintain a high standard of service delivery ensuring that services are delivered in accordance with set internal and external service standards, targets, and performance benchmarks.</li> <li>• Deliver high quality communication in a professional manner with all related parties both internal and external.</li> <li>• Identify opportunities and take action to develop and build relationships between your team and other areas, teams, departments, customers and partners and effectively explore alternatives and positions, to reach outcomes that gain the support and acceptance of all parties to help achieve business goals.</li> </ul>
<b>Teamwork</b>	<ul style="list-style-type: none"> <li>• Proactively assist team members and undertake other roles and duties if requested.</li> <li>• Proactively share your knowledge with your team members and other stakeholders.</li> </ul>
<b>Quality</b>	<ul style="list-style-type: none"> <li>• Meet agreed quality targets.</li> <li>• Accurate loading of security data to RFS security register.</li> <li>• Accurate creation of security instruments and financial figures into the electronic workspaces.</li> <li>• Accurate loading of data to RFS and Doxgate.</li> <li>• Input any errors or issues into the First Time Capability form in Doxgate</li> <li>• Communicate with agents or in-house teams to have any errors rectified in a timely manner.</li> </ul>
<b>Efficiency</b>	<ul style="list-style-type: none"> <li>• Continually work with the Team Manager and other team members to streamline processes to improve service, efficiencies and reduction in cost – ensuring that all stakeholders have appropriate buy in, and any change is via the agreed change control process</li> </ul>
<b>Risk</b>	<ul style="list-style-type: none"> <li>• All personal mandatory risk training is completed prior to the due date.</li> <li>• Operate within personal approved limits (with no breaches of those limits) without authorisation from the appropriate oversight body, for the policies of:             <ul style="list-style-type: none"> <li>▫ Delegated Lending Authority</li> <li>▫ Consecutive Annual Leave</li> <li>▫ Group Authorities Register</li> </ul> </li> <li>• Report any concerns, loss events or incidents of non-compliance to your BURA/Line Manager.</li> <li>• Compliance with all Bank policies.</li> </ul>

<b>General</b>	<ul style="list-style-type: none"> <li>• Undertake special projects and other duties from time to time and as directed.</li> <li>• Assist with other tasks as and when requested.</li> <li>• Proactively provide assistance and share your knowledge with other team members.</li> <li>• Work in co-operation with colleagues to achieve team and business objectives.</li> <li>• Be proactive in promoting Consumer Processing in a positive and effective manner with all stakeholders.</li> <li>• For “Senior Settlement and Security Officers” who hold this position, the following additional responsibilities may apply if required: <ul style="list-style-type: none"> <li>▫ Assist the Team Manager as required.</li> <li>▫ Coaching of staff.</li> <li>▫ Assist with workflow management.</li> <li>▫ Relieve in other positions as required.</li> <li>▫ Provide subject matter advice to team members, other staff, and lenders, in relation to securities and escalated issues as required</li> </ul> </li> </ul>
<b>Values</b>	<ul style="list-style-type: none"> <li>• Demonstrate consistent behaviour in accordance with the Bendigo and Adelaide Bank Values of Teamwork, Integrity, Performance, Engagement, Leadership and Passion.</li> <li>• Continually support and contribute to the Consumer Processing team.</li> <li>• Be actively involved in community activities supported or initiated by the Bank and work with other areas of the Bank to support existing community initiatives and identify new opportunities</li> </ul>

### Your knowledge, skills and experience

<b>Knowledge &amp; skills</b>	<ul style="list-style-type: none"> <li>• Excellent communication and relationship building skills.</li> <li>• Proactive, innovative, and prepared to go the extra mile to deliver exceptional customer service.</li> <li>• Energetic, enthusiastic, and co-operative.</li> <li>• Demonstrated ability to work within tight timeframes with the ability to prioritise.</li> <li>• Able to work effectively in a team environment or autonomously.</li> <li>• High level of literacy skills.</li> <li>• Highly accurate approach with strong attention to detail.</li> <li>• Knowledge of the Consumer Credit Code and Banking Code of Practice is desirable.</li> <li>• General understanding of loan securities.</li> <li>• Ability to communicate in a positive and professional manner</li> <li>• Ability to prioritise, monitor and organise workflows</li> </ul>
<b>Relevant experience</b>	<ul style="list-style-type: none"> <li>• Previous experience and knowledge of loan securities, land titles and other forms of property legislation, stamp duty legislation and practices is highly desirable.</li> <li>• Experience in a loan processing centre, security documentation or conveyancer functions or similar field is preferred.</li> </ul>

### Your qualifications and certifications

- Qualifications related to Legal and Conveyancing practices are desirable.

### 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

<b>Execution</b>	<b>Results Focus</b>
<b>Grow Self</b>	<b>Role Expertise</b>

### People capability profile

<b>Execution</b> Makes well-considered decisions, plans and delivers quality outcomes. Problem solves and acts with integrity. Holds self and others accountable.	<b>Results Focus</b> Sets and manages relevant goals. Is mindful of and responds to the business environment. Asks for help and reviews for learning.	<b>Grow Self</b> Grows knowledge, is curious and proactively applies learning. Builds resilience and is mindful of impact on others.	<b>Role Expertise</b> Maintains role-specific standards and applies knowledge, skills and experience on-the-job.
<b>Foundational</b>	<b>Foundational</b>	<b>Foundational</b>	<b>Foundational</b>

### Role motivators

<b>Impact</b>	Directly contributing to the success of the organisation, knowing work directly affects productivity and profit
<b>Pressure</b>	Working under time pressure and demanding deadlines.
<b>Purpose</b>	The yearning to do what we do in the service of something larger than ourselves.