

Position title	Relationship Manager
Division	Business Banking
Department	Delphi Bank
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

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.

The purpose of your role

The Relationship Manager (RM) lead role in managing client relationships and business development activity in their local region to grow a diverse customer base and lending in line with Delphi Bank objectives and growth targets. The core focus of the role is to drive lending growth through customer acquisition strategies whilst maintaining quality referral partner relationships. You will leverage a strong knowledge of portfolio management and consumer and business lending to ensure the effective management the lending portfolio of your business unit.

You'll prospect new business opportunities and maintain exemplary customer service delivery with existing customers to ultimately deepen existing customer relationships. You will be responsible for developing and delivering win-win solutions that meet customer's financial goals and the Bank's growth target, all whilst managing credit applications within appropriate risk parameters.

Your core relationships

The role will report directly to the Senior Relationship Manager.

You will be responsible for building and maintain relationships with customers, partners, and stakeholders, and working productively with various Bank departments to deliver an outstanding customer experience.

You will partner with external stakeholders including solicitors, valuation firms and other Bank partners.

What you're accountable for	
Customer	<ul style="list-style-type: none"> • 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. • Position oneself as the customer's prime contact with the bank, building a personal relationship and generating customer loyalty. • Partner with the Senior Relationship Manager and 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 Delphi Bank. • Regularly participant in community activities to build your profile and deepen customer relationships. • Regularly attend external industry events to build a broader network and deepen industry relationships. • Work collaboratively with the relationship team, credit risk, loans administration and internal stakeholders to ensure efficient and effective customer interactions.
Business Performance	<ul style="list-style-type: none"> • Drive profitable growth for the local area by meeting all asset growth, noninterest income, non-gap income targets and referrals. • Achieve individual and contribute to team sales targets. • Report on your loan portfolio against financial and volume targets. • Work to grow customer base and meet ongoing financial targets • Actively participate and support business development activities that optimise our profile and growth prospects in the local region. • Target customer and lending acquisition to diversify the portfolio. Promote the bank and its partners, our branch and offering. • Apply the local marketing approach to your customer acquisition plan to support successful outcomes for customers and expansion of the local market. • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Seeks opportunities to coach and develop others and acts on opportunities to guide the relationship team achieve business goals. • Provides regular, timely and constructive feedback to ensure Relationship Officers are achieving role required outcomes. • Proactively work with Relationship Team 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.

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

- Experience in banking role managing diverse customer relationships and complex loan portfolios, with a track record for developing business.
- Demonstrated ability to understand complex stakeholder and customer needs and translate them into innovative solutions.
- Experience building local community relationships as a trusted advisor.
- Experience leading, coaching, and developing others.

Your qualifications and certifications

FSRA Accreditation Tier 2 required. Tertiary qualification in business or finance related discipline preferred. Current driver's licence required.

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

Relationship	Execution
Grow Others	Commerciality

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.
Intermediate	Intermediate	Intermediate	Intermediate

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.
Growth	Having opportunities to acquire knowledge, learn new skills and improve own performance.