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| **Position title** | **Internal Auditor** |
| **Division** | Group Internal Audit |
| **Department** | Group Internal Audit |
| **Direct Reports** | No |

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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** |
| Group Internal Audit is the independent internal audit function of the Bank. Group Internal Audit plays an important role in Bendigo and Adelaide Bank’s vision to be Australia’s leading customer connected banking group. Group Internal Audit acts as the third line of defence within Bendigo and Adelaide Bank. The first line of defence is each and every business area. Each business has its own controls in place and ways to ensure that it complies with policies and procedures.The second line of defence is principally represented by Group Risk. Separate from the business line they provide specific risk expertise to the business and report on risk from a holistic perspective to the Board through a number of committees.As the third line of defence Group Internal Audit is required to provide effective assurance to the Board Audit Committee, the Bank’s business units, senior leaders, and our subsidiaries through assurance activities adds value to the business. The activities of Group Internal Audit are set out in a Strategic Internal Audit Plan approved by the Board Audit Committee.Group Internal Audit is responsible and accountable for performing independent assurance activities across the Group that assess whether: * The effectiveness of the controls in place across the Group.
* Controls are adequately managed and monitored by the first and second lines of defence.
* Operations are managed within Bendigo and Adelaide Bank’s ‘risk appetite’.

The controls assist the group in meeting its vision of being Australia’s leading customer connected banking group and making it easier for customers to do business with us. |

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| **The purpose of your role** |
| The key objectives for the Internal Auditor are:* Provide effective assurance reporting and completion of reviews within required timeframes.
* Facilitate the timely update to open audit items and provide oversight to business responses.
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| **Your core relationships** |
| Group Risk, Business Banking, Regulatory Bodies, broader Audit team, Consumer and Business Banking Risk. |

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| **What you’re accountable for** |
| **Completion of Strategic Audit Plan** | * Be part of a team assigned to complete reviews included in the Strategic Audit Plan or requested by the Board Audit Committee.
* Prepare reports to the business and relevant Executive(s).
* Contribute to the completion of the regular reporting to relevant Board / Executive Committees.
* Track completion of and appraise the adequacy of the action taken by management to address audit issues raised.
* Provide objective audit advice to the business.
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| **Relationships** | * Build and maintain effective business function relationships that assist in the achievement of the Group’s and Group Internal Audit’s strategy.
* Key relationships are required at many levels across the whole business e.g.:
* Internal Audit team
* Co source providers
* Key business stakeholders
* Group Risk
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| **Management and team**  | * Manage self in accord with the Group Internal Audit team Vision and Values, and in alignment with the Mission and Charter.
* Contribute to team development and achieve own professional development plans. Play a role in implementing the strategic direction of Group Internal Audit including enhancements to approach and methodology.
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| **Your knowledge, skills and experience** |
| **Knowledge & skills** | * Ability to apply fundamental internal audit principles (e.g. audit planning, design effectiveness, and operational effectiveness assessment) to a variety of topics, utilising standard audit mechanisms such as risk and control matrices, process narratives, and process maps.
* Ability to work in a dynamic team environment, including with external vendors, across multiple reviews.
* Ability to think laterally and “outside the box”.
* Ability to learn and assess new concepts quickly, including through sound research skills.
* Ability to understand data structures and apply data analytic techniques within audits.
* Demonstrated capacity to maintain confidentiality with ability to deal with sensitive information confidentially.
* Knowledge of MS Excel or similar an advantage.
* A good understanding of Group operations and risk management frameworks.
* Knowledge of credit risk management practices.
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| **Relevant experience** | * Experience in evaluating operational, credit, data, technology, regulatory and/or financial risks and controls; and making value add recommendations to management.
* Audit experience in the financial service industry and/or demonstrated experience/understanding in specific business areas e.g. operational, credit, data, technology, regulatory and/or financial risks and controls will be regarded highly, however is not essential.
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| **Your qualifications and certifications** |
| * Relevant tertiary qualification in Business or Commerce.
* Member or eligibility to be a member of the Institute of Internal Auditors or equivalent body desirable
* Member of a professional risk management, IT, assurance or accounting body.
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| **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. |

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| **CAPABILITY PROFILE** |



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| **Key people capabilities** |
| **Role Expertise** | **Execution** |
| **Commerciality** | **Relationships** |

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