

<b>Position title</b>	<b>Process and Controls Analyst</b>
<b>Division</b>	Rural Bank (Agribusiness)
<b>Department</b>	Rural Bank Operational Risk and Compliance
<b>Reports to Position</b>	Head of Risk and Compliance
<b>Direct Reports</b>	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

The future for agriculture is bright. Rural Bank is a division of the Bendigo and Adelaide Bank group and has accountability for the end-to-end experience for Rural Bank's customers, ensuring we deliver on our divisional purpose, "to provide exceptional financial services, knowledge and leadership for Australian farmers to grow".

We are a specialist rural lender who understands the cycles in agriculture, assisting farmers to obtain appropriate finance to grow their farming business. We offer relevant industry insights to assist in making informed business decisions. We also offer our customers the opportunity to support the development of regional communities through our partnerships and initiatives. Underpinning all our interactions and strong customer commitment are our values determining how we behave with each other, our customers, and our partners together with our who we are principles – Walk the talk, Connections for generations, Knowledge and expertise and Doing what's right.

Agribusiness Operational Risk is a centre of expertise for risk management and compliance across the Rural Bank Division and provides strategy, risk appetite, governance, policy, and framework support to the businesses within the division to drive sound risk management practice. This includes providing guidance, assistance and support to relevant Board & Board/Management Committee members, Senior Management, internal and external stakeholders and providing leadership to enhance the further development of a strong risk and control environment across Rural Bank.

#### The purpose of your role

The Process and Controls Analyst role is responsible for the delivery of specific action plans on findings identified during APRA's reviews and other regulatory requirements impacting the Agribusiness together with supporting the Division in the development, implementation, and management of the process framework. The position will be actively involved in:

- Process mapping of existing and new key products processes.
- Assessing processes based on risk, accountabilities, and control gaps.
- Identifying and documenting processes with the focus on efficiency, process and product improvement from both risk and control perspective as well as a continuous improvement perspective.
- Improving compliance, efficiency, better customer, and staff experiences resulting in increased revenue.

- Ensuring processes align to APRA and other regulatory requirements (e.g., BEAR).
- Supporting the Rural team with research, business implementation, analytical tasks, and project requirements for continuous improvement activities.
- Drafting communications to network where changes are to be implemented.
- Assisting in maintaining and supporting existing system and new processes.

This position champions a culture of change embedding improvements that add value rather than impose on the journey of becoming Australia's bank of choice. The position supports the Rural Bank Risk and Compliance team in the timely and complete delivery of the Business Unit's regulatory commitments.

### Your core relationships

This position reports to the Head of Risk and Compliance, Rural Bank and also works closely with other members of the Rural Bank Risk and Compliance team, Leadership teams, various Business Units, other Divisional Risk teams, Group Regulatory Affairs and downstream process owners.

### What you're accountable for

<b>Process mapping and risk and control assessment</b>	<ul style="list-style-type: none"> <li>• Proven experience in mapping and assessing e2e business processes.</li> <li>• Ability to work with various process mapping tools.</li> <li>• Understanding of process governance processes.</li> <li>• Review existing and new processes and highlight process control gaps.</li> <li>• Manage process improvements through implementing change.</li> <li>• Work with stakeholders to ensure Rural Bank processes and controls are relevant and up to date.</li> <li>• Identify stakeholder and collaborate with stakeholders.</li> <li>• Working closely with peers and key stakeholders to: <ul style="list-style-type: none"> <li>• Assist in developing communications for regulatory and remediation focused projects, lead change management and communication resources (if applicable).</li> <li>• Work closely with key specialists across the business to ensure appropriate measures are taken to ensure business objectives are met.</li> </ul> </li> <li>• Foster a positive risk environment and promote a strong risk and compliance culture (through education, support, and awareness).</li> <li>• Identify and support execution of business led strategies.</li> <li>• Provide coaching and support where required to embed changes.</li> </ul>
<b>Customer Focus</b>	<ul style="list-style-type: none"> <li>• Always operate in a manner consistent with the Bank's stated core objective "to be Australia's bank of choice".</li> <li>• Provide high level customer service and support to internal and external stakeholders at all times.</li> <li>• Proactive development and management of internal relationships.</li> </ul>
<b>Planning and Organising</b>	<ul style="list-style-type: none"> <li>• Ensure timely completion of tasks in line with stakeholder delivery expectations.</li> <li>• Adopt a strong and planned approach to organising and managing workloads and outcomes.</li> </ul>
<b>Relationship Management</b>	<ul style="list-style-type: none"> <li>• Develop and enhance relationships with Rural Bank staff and Business Partners to promote a common understanding of risk through the delivery of insights and analysis.</li> <li>• Represent Business Users in the development of wider system and process enhancements and make decisions in line with business interests.</li> <li>• Build and manage relationships with the relevant Executives, Business Leaders and Teams involved in delivering various parts of the value chain.</li> <li>• Build and manage relationships with the other Divisional teams to engage in process/system/technical improvement initiatives.</li> </ul>
<b>Continuous Business Process Improvement</b>	<ul style="list-style-type: none"> <li>• Maintain an active presence across all areas of risk demonstrated by sharing of information and proactively recommending areas for improvement.</li> <li>• Leverage current and future state process maps to identify and evaluate any opportunities for improvement.</li> <li>• Identify, validate, and revise metrics that define end-to-end process performance.</li> </ul>

	<ul style="list-style-type: none"> <li>• Evaluate feedback from policy and process point of view, making recommendations where necessary that information is updated.</li> <li>• Act as SME on a range of Projects in collaboration with the Senior Leadership and Transformation teams.</li> </ul>
<b>Risk and compliance</b>	<ul style="list-style-type: none"> <li>• Perform all tasks in line with the Bank's risk management and compliance requirements, as specified in the Operational Risk Management and Regulatory Compliance Frameworks, Bank policies, procedures, standards and report instances of non-compliance.</li> <li>• Support the Head of Risk and Compliance to produce papers for and provide input into the Divisional Operational Risk Committee Meetings.</li> <li>• Ensure all activities and work practices comply with relevant legislations and regulations and adhere to all policies and procedures.</li> <li>• Complete all risk and compliance training required by the Bank within given timeframes.</li> <li>• Maintain an active presence across all areas of risk demonstrated by sharing of information, reporting and escalation of any breaches or risks, proactively monitoring and assessing the risk environment within individual Business Units, and recommending areas for improvement where gaps are identified.</li> <li>• Promote a strong risk and compliance culture (through education, support, and awareness).</li> </ul>
<b>Regulatory projects</b>	<ul style="list-style-type: none"> <li>• Support the Division in the implementation of new and changed obligations.</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> </ul>

### Your knowledge, skills and experience

<b>Knowledge &amp; skills</b>	<ul style="list-style-type: none"> <li>• Knowledge of Financial Services and related markets.</li> <li>• Highly developed influencing and communicating skills with staff at all levels, including senior and executive management.</li> <li>• Developing strategic relationships, using appropriate interpersonal styles and communication methods to influence, resolve conflict and build effective relationships with peers and business units.</li> <li>• Sound experience in developing and growing business and financial outcomes in a complex environment.</li> <li>• Strong attention to detail and accuracy.</li> <li>• Ability to work effectively under pressure, be highly organised and work to constantly improve and benefit the organisation.</li> <li>• Success in achieving business outcomes.</li> <li>• Ability to think outside the square and approach development solutions innovatively and creatively.</li> <li>• Demonstrated banking experience ideal, preferably in relevant Agribusiness or Business Banking segments.</li> <li>• Self-driven, inquisitive, highly motivated, adaptable, ability to work autonomously.</li> </ul>
<b>Relevant experience</b>	<ul style="list-style-type: none"> <li>• Experience in process mapping and assessing e2e business processes is preferred.</li> <li>• Demonstrated banking experience ideal, preferably in relevant Agribusiness or Business Banking segments.</li> <li>• Understanding of credit risk concepts is preferred.</li> <li>• Strong presentation skills including the ability to make formal presentations.</li> <li>• Ability to understand compliance related documentation and legislation to identify outcomes which meet business needs.</li> <li>• Essential: 3+ years of Compliance experience in Banking &amp; Financial Services (Line 1 or 2).</li> <li>• Experience in analysing and interpreting financial services legislation</li> <li>• An understanding of the wider industry including legislation and regulatory requirements.</li> <li>• Prior experience in a similar role.</li> </ul>

### Your qualifications and certifications

Relevant tertiary qualification and compliance certification is highly 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.

Personal Operational Risk training completed on time.

## CAPABILITY PROFILE

### Key people capabilities

Role Expertise	Relationships
Customer Focus	Commerciality

### People capability profile

<b>Relationships</b> Builds and maintains productive relationships with trust and integrity. Works collaboratively and is open to the perspectives of others.	<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>Communication</b> Effectively expresses thoughts, ideas and information. Actively listens and adapts communication style. Engages, influences and connects to our purpose to tell our story.	<b>Execution</b> Makes well-considered decisions, plans and delivers quality outcomes. Problem solves and acts with integrity. Holds self and others accountable.	<b>Grow Others</b> Develops others by sharing feedback, recognising and celebrating outcomes. Connects with others to guide, empower and inspire.	<b>Customer Focus</b> Identifies customer goals, makes relevant recommendations and takes appropriate timely action. Collaborates across the business to deliver best outcomes for the customer.
<b>Partnering</b> Acts with intent to build sustainable partnerships with customers, community and stakeholders to deliver shared value and achieve business outcomes.	<b>Innovation</b> Constructively challenges the status quo and offers alternatives. Seeks to improve ways of working and is open to new ideas and experiences.	<b>Future Ready</b> Exchanges and respectfully challenges perspectives and approaches. Anticipates, embraces and promotes change to achieve our vision for today and tomorrow.	<b>Commerciality</b> 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.