

Position title	Trainee Customer Service Officer
Division	Consumer
Department	Retail Distribution
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

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 most customer connected bank we focus on our five key pillars – People First, Customer Engagement, Community, 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.

Bendigo and Adelaide Bank's unique Community Banking Model focus is achieving shared goals of building a strong, inclusive, dynamic and productive Community Bank business. Together we aim to fulfil the needs and expectations of local communities, customers, staff, shareholders and Bendigo and Adelaide Bank, while always upholding our embedded values. This position is employed directly by one of the local Community Bank companies. Your Community Bank company will create and maintain strong and vibrant community outcomes and use its expertise, knowledge, dedication and development opportunities to educate the local community about the model in order to make a sustainable and significant contribution.

The purpose of your role

The Trainee Customer Service Officer (CSO) is the face of our business and gives customers a positive experience every time they contact the Bank.

As a Trainee CSO you will provide an exceptionally high level of customer service and build strong relationships, and deliver core banking services.

A key part of the role is your ability to be flexible in the way you work and how you provide customer service. During the day you can be moving between a number of tasks, such as processing transactional banking, educating customers on alternative banking options and exploring customers' circumstances and banking needs.

Your core relationships

Reports to: Branch Manager, Assistant Branch Manager, Branch Operations Manager

Internal: Local branch team

External: existing and new customers

What you're accountable for

Customer	<ul style="list-style-type: none">▪ Identify customers' needs and help them reach their goals by offering relevant banking solutions▪ Educate customers on self-service and digital offerings and support customers to transition to alternative banking options where appropriate▪ Build strong and established connections with our customers through optimisation of customer engagement (LINX) related activities▪ Conduct customer calling programs (LINX) to meet the growth expectations of the branch▪ Assist the Branch Team in the execution of the branch business plan▪ Execution of customer acquisition and retention strategies▪ Execution of strategies to enhance customer experience and advocacy▪ Build relationships with new and existing customers
Community	<ul style="list-style-type: none">▪ Identify community development opportunities and follow through with the Branch Manager -including but not limited to sponsorship and community engagement initiatives▪ Establish and nurture strategies to connect with, and contribute to, your local communities▪ Actively promote the Banks products and services in the marketplace and have an involvement in the local community▪ Communicate and champion the Bank's point of difference to key stakeholders▪ Attendance at out-of-hours local community events may be required
Teamwork	<ul style="list-style-type: none">▪ Assist the Branch team to develop and maintain an environment that motivates, holds accountable, engages, and develops the skills of the team▪ Assist with the day-to-day operations within the branch –specific duties will be identified based on the structure of the branch▪ Share learnings and experiences with your team to impart knowledge and educate the branch team
Financial	<ul style="list-style-type: none">▪ Support the Branch's execution of strategies to grow loans and deposits▪ Support the Branch's execution of strategies to increase self-service to support changing customer needs
Risk	<ul style="list-style-type: none">▪ Always comply with all Bank policies and procedures▪ Support a culture that embeds the consideration of risk and compliance in all decision making

Your knowledge, skills and experience

Knowledge & skills

- Advanced technology and digital capabilities
- Ability to work in a team environment
- Ability to actively listen

Relevant experience

- Experience in customer service highly regarded, but not essential

Your qualifications and certifications

FSRA Accreditation T2–Deposit Taking & Non Cash Payment Facilities & General Insurance (to be obtained as part of development pathway in role).

Must be aligned to an appropriate Registered Training Organisation and working towards obtaining a relevant qualification.

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 appropriately.

CAPABILITY PROFILE	
Key people capabilities	
Relationships	Grow Self
Execution	Customer Focus

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 Seeks goal clarity. Solves problems logically. Establishes plans and procedures to delivery successfully. Facilitates stakeholders inclusively and drives to shared solutions.	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.
Foundational	Foundational	Foundational	Foundational
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 internal customer goals, makes relevant recommendations and takes appropriate timely action. Collaborates across the business to deliver best outcomes for the internal customer.
Foundational	Foundational	Foundational	Foundational
Partnering Acts with intent to build sustainable partnerships with internal customers, 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.
Foundational	Foundational	Foundational	Foundational

Role motivators	
Achievement	Gaining a sense of achievement, closure; seeing something through to completion; working towards attainable goals.
Belonging	Being able to relate to and identify with others, building meaningful connections; working in a supportive environment.
Growth	Having opportunities to acquire knowledge, learn new skills and improve own performance.