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| **Position title** | **Senior Manager Risk Frameworks** |
| **Division** | Group Risk |
| **Department** | Operational Risk  |
| **Direct Reports** | 1 |

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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 Risk is the second line of defence in the Bank’s risk management approach and includes the independent oversight functions of: Group Operational Risk (GOR), Credit Risk Management, Risk Governance and Middle Office. The Head of Group Operational Risk reports directly to the Chief Risk Officer (CRO) and to the Executive and Board through the Board Risk Committee. GOR is an independent second line of defence risk function and centre of expertise that provides opinions, advice, oversight and challenge on operational risk / non-financial risk matters in an advanced accredited bank. GOR assists the Bank and its Board to make informed risk / reward decisions in line with the Bank’s Risk Appetite and objectives through its monitoring of key material risks and:* Providing opinions, insights, advice, oversight and challenge in relation to operational risk / non-financial risk while continuing to create efficiencies
* Continuously improving the frameworks, policies, processes, systems and tools for operational risk management
* Facilitating and /or supporting the Bank’s operational risk monitoring, reporting and regulatory change requirements
* Facilitating and / or supporting operational risk processes where a Bank-wide risk view or risk approach is required.

Team:The Operational Risk **Governance, Advisory and Analytics** team within GOR incorporates the 2LoD advisory and oversight function, Framework management and systems and the data and analytics functions. The team is responsible for the development and maintenance of our Operational Risk policies and frameworks, oversight of the business in their application of our policies and frameworks and the escalation and reporting of positive and negative assurance to our executive and board. |

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| **The purpose of your role** |
| As part of the Governance, Advisory and Analytics team in Group Operational Risk. This position is a senior specialist risk role that will assist with the delivery of the Group Operational Risk framework development and continuous improvements as part of the overall strategy. Key areas this role will focus on will be:* The delivery of continuous improvement and developments in the Operational Risk Management Framework and associated supporting document suite (i.e., policies, standards, tools and templates)
* Actively driving enhancements to the Governance Risk and Compliance system and Tools to reflect the framework developments.
* Perform specific projects as required
* Providing insights and advice in relation to operational risk and Operational Risk Management Framework execution while continuing to create efficiencies.
* Assist with the running of business-as-usual function including:
* centralised oversight activities
* support to the 2LoD reviews of 1LoD and oversight programme.
* facilitating and /or supporting the Bank’s operational risk monitoring, reporting and regulatory change requirements.
* Facilitating and / or supporting operational risk processes where a Bank-wide view is required.
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| **Your core relationships** |
| * Management Committees and sub-committees (Operational Risk Committee and Operational Risk Policy Committee)
* Division Risk Committees
* Senior Management of the Group including Business Unit Heads and Division Executives
* Line 1 Risk
* Group Risk
* Group Assurance
* Group Legal
* Risk and Compliance resources across the Group
* Risk Management Australia (RMA) interbank forum operational risk group
* The Data Office
* Subsidiary and wholly owned entities as necessary e.g., Sandhurst, Ferocia
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| **What you’re accountable for** |
| **Operational Risk Management Framework / Policies / Tools****Priority Weighting****60%** | * Lead the implementation of the Operational Risk Management Framework for the Group.
* Lead and act as an SME to the continuous improvement and development of Framework, Policies, Standards, System, Risk Appetite and Tools (including Risk Declaration and other Attestations) as required.
* Lead and act as an SME to driving the development of standardised risks and control libraries across BEN and implement supporting enhancements to policies and frameworks.
* Assist with regulatory enquiries as appropriate and assist with project management of regulatory or other related oversight reviews (e.g. CPS220 reviews).
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| **Business Engagement** **– Understanding the Risk Landscape (internally and externally), Collaboration with other Risk Functions, Provision of Advice, Insights and Reporting****Priority Weighting****-20%** | * Act as a key contact point for one or many business functions.
* Aid the business to develop and implement strategies for improving risk and compliance management practices.
* Develop and maintain valued relationships with relevant areas of Group Operational Risk and other 2LoD functions as well as relevant business stakeholders.
* Provide the business with pragmatic and balanced risk advice and insights to assist in achieving objectives whilst considering framework/policy, risk/reward aspects, risk appetite and legal parameters.
* Lead the review of risk data, associated frameworks and policies, risk appetite, internal and external loss data, scenario analysis and controls to form opinions and a basis of further enquiry.
* Investigate trends in the internal/external environment on non-financial risk matters and communicate internally within GOR and to business stakeholders showing how these insights apply to their business.
* Work collaboratively with other 2LoD functions (e.g., Group Regulatory Compliance and Financial Crime Risk) to help form consistent views and risk insights.
* Prepare and present reports (e.g., summaries of oversight outcomes) to Division Risk Committees, Monthly Risk Forums, Operational Risk Committee (ORC) and Board Risk Committee (BRC) on all facets of non-financial risk across the Group.
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| **Performing Monitoring and Oversight of Operational Risk****Priority Weighting****10%** | * Lead and develop a centralised capability of oversight using a data driven and risk-based approach on 1LOD ORMF hygiene areas highlighting exceptions (where appropriate) for the business to action to ensure appropriate execution of the ORMF and related policies/standards. Central oversight activities will align to the types of activities that are articulated in the Oversight Standard.
* Challenge business operations as and where appropriate on risk management activities and practices.
* Provide oversight of business risk practices to ensure the ORMF accountabilities are embedded, highlighting gaps and improvement ideas and escalate issues as required under the ORMF.
* Liaise closely with other 2LoD functions (e.g., Group Regulatory Compliance and Financial Crime Risk) to ensure consistency and alignment in oversight approach.
* Ensure outcomes of oversight activities are communicated in a professional manner.
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| **Operational Risk Strategic Projects****10%** | * Oversee and deliver GOR strategic or special projects and initiatives including ‘one-off’ special projects/Charters as directed.
* Problem solve and engage others collaboratively to deliver the implementation of projects.
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| **Education and Training****10%** | * Provide support to all levels of the organisation to maintain an appropriate non-financial risk culture while achieving sound business outcomes.
* Provide induction and specialists training where required to new starters or ORC members.
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| **Your knowledge, skills and experience** |
| **Knowledge & skills** | * Technical knowledge and experience in non-financial risk disciplines and functions, including but not limited to operational risk, compliance, business continuity, policy, framework, project risk, operational resilience and IT/Data risk.
* Ability to develop strategic, commercial solutions and “fit for purpose” solutions for implementation and advancement of the Operational Risk Management Framework across the Group.
* Ability to investigate internal loss events for remedial action and escalate to management as required.
* Experience in Risk and Control self-assessment, Business Impact Analysis and technical non-financial risk processes.
* Exposure to operational risk and compliance in a banking environment or similar.
* Ability to effectively communicate and educate all levels of management and staff in non-financial risk.
* Ability to engage and influence in order to achieve agreed objectives.
* Sound negotiation, interpersonal and presentation skills.
* Ability to prioritise to achieve business objectives.
* Proven project management and change management expertise.
* Strong computer skills (database, spreadsheet and word processing).
* Attention to detail and solution focussed.
* Demonstrated understanding of data and analytics principals
* To work independently and part of a team.
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| **Relevant experience** | * Extensive experience in a similar operational and compliance, governance risk role.
* Sound knowledge of banking/financial services.
* Experience in Banking and banking risk regulation (advantageous)
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| **Your qualifications and certifications** |
| Tertiary qualifications in a business, law, finance, risk, compliance, statistics, or technology related discipline is preferable.  |

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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** |
| **Relationships** | **Execution** |
| **Results Focus** | **Role Expertise** |

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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. |
| **Advanced** | **Advanced** | **Intermediate** | **Advanced** |
| **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. |
| **Advanced** | **Advanced** | **Intermediate** | **Intermediate** |
| **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. |
| **Advanced** | **Intermediate** | **Intermediate** | **Advanced** |

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| **Role motivators** |
| **Achievement** | Gaining a sense of achievement, closure; seeing something through to completion; working towards attainable goals  |
| **Challenge** | Performing mentally stimulating work, solving complex and/or unfamiliar problems, stretching self intellectually. |
| **Expertise** | Being recognised for specialist knowledge; providing specialist advice. |