

Position title	Customer Relationship 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 Customer Relationship Officer (CRO) is the face of the Community Bank business and gives customers and community members a great experience every time they enter the branch, exploring customers' circumstances and providing solutions relevant to their needs.

The successful candidate will be an all-rounder who enjoys variety in their work, is motivated by providing a high level of service, and who knows how to explore customers' circumstances and provide solutions relevant to their needs.

Depending on the make-up of your team and branch location, you may be involved in a variety of activities and tasks, including but not limited to; lending, customer onboarding and retention activities, educating customers on digital offerings and providing solutions, the facilitation and administration of customer experiences in the branch.

Your core relationships

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

Internal: Mobile Relationship Manager; Local Business Manager; Middle Markets Manager; Risk & Compliance Manager; Lending Support, Local Engagement Officer, Retail Operations Centre

External: Potential and existing customers

What you're accountable for

Customer	<ul style="list-style-type: none">▪ Identify customers' needs and help them reach their goals by exploring their circumstances and offering relevant banking solutions▪ Build strong and sustained connections with our customers through optimization of customer engagement activities and campaigns▪ Build relationships with new and existing customers to create opportunities to grow our business▪ Contribute towards the branch strategic plan by delivering on specified sales expectations▪ Execute on acquisition and retention activities to enhance the customer experience and advocacy▪ Grow your knowledge of products, digital and self-service offerings, policies, operational and risk management practices through regular sales meetings▪ Lead monitoring of branch performance objectives progress to targets
Community	<ul style="list-style-type: none">▪ Be connected to your community and build trusted relationships▪ Attend, support and contribute to local events and community engagement activities, including out of hours attendance required on occasion▪ Actively promote the Bank's products and services in the marketplace and have an involvement in the local community▪ When working in a branch that contains a customer experience, support the delivery and execution of these experiences (including administration support, attending and/or facilitating events where required, and identifying opportunities to provide banking solutions as a result of the connections built through the customer experiences).
People	<ul style="list-style-type: none">▪ Actively participate to create and maintain an environment that motivates, holds accountable, engages, and develops the skills of the team▪ Work as a team with the day-to-day operations of the branch by delivering on your set responsibilities in required timeframes and being flexible with taking on a range of tasks▪ 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 and actively identify coaching and development opportunities
Financial	<ul style="list-style-type: none">▪ Work with branch team and business writing specialists to execute strategies to grow loans and deposits at reasonable prices▪ Generate personal lending approvals, deposits, referrals to specialists and other key objectives to achieve branch targets▪ Support a culture that embeds the consideration of, and adherence to risk and compliance in all decision making

	<ul style="list-style-type: none"> ▪ Work with customers to educate and increase use of self-service and digital tools to give them greater flexibility in when and how they choose to do their banking ▪ Always comply with all Bank policies and procedures, and ensure the quality of lending and credit management is within your delegated authority
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Your knowledge, skills and experience

Knowledge & skills	<ul style="list-style-type: none"> ▪ Good understanding of the Bank’s lending products, digital and self-service offerings, policies and regulations ▪ Extensive customer service experience ▪ Advanced technology and digital capabilities ▪ Ability to work in a team environment ▪ Strong communication skills, both written and verbal ▪ Ability to build relationships and rapport with key community stakeholders ▪ Ability to adapt to, and accept change
Relevant experience	<ul style="list-style-type: none"> ▪ Proven relationship building skills ▪ Lending experience is highly regarded

Your qualifications and certifications

FSRA Accreditation T2–Deposit Taking & Non-Cash Payment Facilities & General Insurance

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			
<p>Relationships Builds and maintains productive relationships with trust and integrity. Works collaboratively and is open to the perspectives of others.</p>	<p>Results Focus Seeks goal clarity. Solves problems logically. Establishes plans and procedures to delivery successfully. Facilitates stakeholders inclusively and drives to shared solutions.</p>	<p>Grow Self Grows knowledge, is curious and proactively applies learning. Builds resilience and is mindful of impact on others.</p>	<p>Role Expertise Maintains role-specific standards and applies knowledge, skills and experience on-the-job.</p>
Intermediate	Foundational	Intermediate	Foundational
<p>Communication Effectively expresses thoughts, ideas and information. Actively listens and adapts communication style. Engages, influences and connects to our purpose to tell our story.</p>	<p>Execution Makes well-considered decisions, plans and delivers quality outcomes. Problem solves and acts with integrity. Holds self and others accountable.</p>	<p>Grow Others Develops others by sharing feedback, recognising and celebrating outcomes. Connects with others to guide, empower and inspire.</p>	<p>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.</p>
Foundational	Intermediate	Foundational	Intermediate
<p>Partnering Acts with intent to build sustainable partnerships with internal customers, and stakeholders to deliver shared value and achieve business outcomes.</p>	<p>Innovation Constructively challenges the status quo and offers alternatives. Seeks to improve ways of working and is open to new ideas and experiences.</p>	<p>Future Ready Exchanges and respectfully challenges perspectives and approaches. Anticipates, embraces and promotes change to achieve our vision for today and tomorrow.</p>	<p>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.</p>
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 relation to and identify with others, building meaningful connections, working in a supportive environment
Variety	Performing a variety of tasks and activities on a regular basis