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| **Position title** | **Senior Property Specialist** |
| **Division** | Business Banking |
| **Department** | Specialist and Corporate Lending |
| **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** |
| The Property team sits within the Specialist and Corporate Banking function within Business Customer. It manages a portfolio of Property clients and is responsible for identifying, establishing and managing lending relationships in the Corporate/Institutional Banking space. The Senior Property Specialist manages commercial property customer relationships and acquisition, contributing to the lending growth and retention targets for Bendigo’s commercial property lending.The Senior Property Specialist will integrate the segment to the overall Specialist Function in achieving growth and containment of the Specialist Portfolio which will be achieved through accountability and responsibility. |

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| **The purpose of your role** |
| The Senior Property Specialist has priority to achieve: * Retention of commercially viable business relationships, deepening existing relationships to provide customer relevant solutions and services
* Portfolio management to maintain credit and quality in accordance with the Bank’s credit risk appetite and policies
* Business development to grow and acquire commercial property lending
* Lead and develop the Assistant Property Specialist to successfully support customer relationship and portfolio management
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| **Your core relationships** |
| Reporting to the National Manager Property, key stakeholders include:* External clients and customers
* External partners, including accountants, solicitors, valuers, business advisers
* Leadership team and broader Business Banking leaders and teams
* Internal partners including Risk, Legal and Compliance teams
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| **What you’re accountable for** |
| **Customer Service** | * Consistently deliver on the Bank’s promise to customers by meeting their needs and/or matching appropriate products to their needs.
* Working with the National Manager Property, implement approaches to support improved customer experience and advocacy.
* Conduct needs analysis to identify opportunities for deepening customer relationships in equipment finance, financial markets, wealth and insurance products.
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| **Business Performance** | * Manage and grow a portfolio of profitable commercial property clients
* Build and maintain strong business relationships and provide high quality lending to new and existing customers.
* Achieve individual and contribute to team customer and portfolio targets.
* Support the National Manager Property to maintain direct costs within budget for the local area.
* Report on your loan portfolio against financial and volume targets, acting on results to meet ongoing customer growth and retention targets.
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| **Business Development** | * Regularly promote business to optimise its market profile and growth prospects, including regular attendance at all relevant professional and industry groups and community-based forums.
* In collaboration with the National Manager Property, regularly lead key initiatives and host events that optimise our profile and growth prospects in the local community.
* Working with National Manager Property, engage marketing to build presence across industry groups and intermediaries in the local media.
* Continually seek to increase the customer base by identifying and understanding customer needs and formulating business development initiatives to achieve sales targets.
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| **Relationship Management** | * Accompany National Property Manager on joint visits to support customer relationship management and acquisition.
* Maintain close relationships with Company and Community Bank partners and Board Members in conjunction with Regional Managers to support new customer acquisitions.
* Network to connect – with existing and potential clients. Engage with Valuation, Accountancy and Law and Debt Advisory Firms
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| **Risk Management** | * Exercise Delegated Lending Authority (DLA) for loan approvals and scheduled reviews in accordance with Bank Policy and acceptable risk standards.
* Ensure well delivered credit memorandums to include extensive financial analysis, detailed structuring requirements aligned to the Banks risk appetite
* Deal Team complex transactions with Credit to ensure timely execution of desired outcomes
* Ensure well delivered credit memorandums to include extensive financial
* Ensure scheduled reviews are completed within approved time limits.
* Ensure the quality of lending submissions, credit management practices and control of bad debts in maintained within Bank Policy and guidelines.
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| **Leadership** | * Lead, motivate and develop the portfolio Assistant Property Specialist, managing goal setting, providing performance feedback and assessment through the year.
* Mentor and support the development of reporting Assistant Property Specialist.
* Provide shadowing opportunities to the Assistant Property Specialist to help grow and embed customer relationship management, business development and networking skills.
* Share technical sales, credit risk and lending knowledge with Assistant Property Specialist.
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| **Values** | * Demonstrate consistent behaviour in accordance with the Bendigo and Adelaide Bank Values of Teamwork, Integrity, Performance, Engagement, Leadership and Passion.
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| **Your knowledge, skills and experience** |
| **Knowledge & skills** | * Extensive knowledge of banking and finance industry
* Practical knowledge of lending in an advanced accredited environment
* Knowledge and understanding of the region and community involvement
* Significant commercial property industry knowledge to drive customer and lending growth
* Strong knowledge of credit and credit risk principles
* Well-developed commercial judgment and comprehensive understanding of business and commercial practices with significant emphasis on sales.
* Advanced credit and financial modelling skills.
* High developed prospecting, acquisition and retention skills.
* Ability to build internal and external relationships both locally and from a distance and establish self as trusted advisor of both customers and staff.
* Sound negotiation and interpersonal skills.
* Ability to adapt communication to engage and influence a diverse customer base.
* Excellent presentation skills including the ability to make formal presentations to external stakeholders / customers.
* Strong written and verbal communication skills.
* Ability to work under pressure, be highly organised and work to consistently improve and benefit the organisation.
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| **Relevant experience** | * Successful experience increasing customer acquisition in a competitive and heavily regulated environment.
* Demonstrated experience in Commercial Property lending and management of complex customer relationships.
* Significant lending and financial services experience in a similar role supporting commercial customers.
* Proven and successful business development and networking experience.
* Relationship management and partnering with internal and external stakeholders.
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| **Your qualifications and certifications** |
| * Business or Finance tertiary qualification required.
* Post graduate qualification in a Business or Finance related discipline desirable.
* FSRA Accreditation – T2 – Deposit Taking and Non Cash Payment Facilities and General Insurance
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| **Risk responsibility** |
| Ensure all work practices are conducted in accordance with all Bank compliance requirements, as specified in Bank policy, Specialist and Corporate Banking 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** |
| **Customer Focus** | **Relationships** |
| **Commerciality** | **Partnering** |

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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** | **Advanced** | **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** | **Advanced** |
| **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** |
| **Competition** | Comparing own performance against others, having a desire to outdo others. |
| **Recognition** | Being officially acknowledged, receiving praise for work well done. |
| **Achievement** | Gaining a sense of achievement, closure; seeing something through to completion; working towards attainable goals. |