



Relief Banking Specialist

About Summerland

Summerland offers a different kind of banking that provides members with better service, fairer fees, a community focus, and embraces the concept of mutuality. Sustainability is at the organisation's core, environmental, financial and human capital is measured to ensure our success.

Loans, insurance, community, personal and business banking are all part of the credit union experience. Right through to social media promotion, internet, mobile and telephone banking services, Summerland offers everything you would expect from a modern financial institution.

Most important of all however, is the fact that retained profits by the credit union are returned to its customers in the form of increased levels of service and facilities, as well as in the form of sponsorship, donations and community activities.

Summerland Credit Union has been part of the North Coast since 1964. With approximately 100 staff, working in a variety of roles from in-branch customer service, in our Lismore based call centre, or in various support roles located in our head office, Summerland is one of the largest locally owned and operated businesses in the region.

We offer everything you would expect from a financial institution. With a wide variety of savings and investment products, home, commercial and personal loans, we make it our priority to ensure that our customers get the right product for their needs.

We are able to refer our members to a specialised financial planning organisation to assist with their wealth creation and management plans.

We also offer a full range of insurance products, from motor vehicle & motor bike, home & contents, landlords, travel, boat and caravan insurance.

Summerland Credit Union provides monetary and in-kind support to dozens of charities, associations, clubs and events each year. All the money made goes back into looking after our customers and the community.

Everything we do is for the ultimate benefit of our customers.

Vision:

"To make a difference"

Mission:

"We'll provide advice you can trust by listening, thinking unconventionally and acting quickly."



A. About the Position

Reporting to the Sales Operations Coordinator, the Relief Banking Specialist is primarily responsible for the growth, operational and strategic goals of the region within which they operate. The position is a key service and sales role and extensive product knowledge, sales and lending ability are requirements of the role.

The Relief Banking Specialist is responsible for supporting customers who apply for lending facilities either online or by phone. They ensure a seamless customer experience is delivered regardless of the application channel chosen by the customer. This role is responsible for providing relief for Banking Specialists and Business Development Managers in our branches

B. About the Person

The Relief Banking Specialist is a sales and service orientated individual who can use their skills to best serve our customers and identify needs-based sales opportunities. They are committed to both their own personal growth and the success of the credit union. High level communication skills and extensive product knowledge means they are at ease when discussing products and developing relationships with a diverse group of customers.

They are always looking at ways to ensure the customer experience is positive and customer satisfaction is a driving force behind the decisions he/she makes.

The Relief Banking Specialist will display the behaviours of:

- Lives the Credit Union values
- Customer Experience Focused
- Results Focused
- Compliance Mindset
- Teamwork
- Self-Development



C. Key Responsibilities

Needs Based Sales	<p>Identify opportunities to provide solutions and meet customers' needs through offering Summerland loan, retail and third-party products. Sales of these products may be direct or by referral to frontline staff, retail staff or third-party providers.</p> <p>Increase loans, deposits and customer growth by creating an awareness of the Summerland brand and products amongst the customer base and local community.</p> <p>Responsibility for the development of business opportunities within their region</p>
Positive Customer Experience	<p>Provide quality customer service to customers and non-customers over the phone and through face to face interviews.</p> <p>Affirm and develop relationships with high value customers.</p>
Quality	<p>In their areas of responsibility focus on continuance improvement and ensure they work with the compliance framework identified through Summerland's standards, policies and procedures.</p>
Self-Development and Innovation	<p>Commit to learning action plan and coaching partnership agreement to develop skills, attitudes and behaviors that will result in performing to full potential.</p> <p>Make suggestions to improve processes within the department and the Credit Union.</p>
Team and Community commitment	<p>Work effectively with all staff throughout the credit union, and specifically with their work team to ensure that they use all available resources in an environment of cooperation and respect. Build relationships with community customers.</p>

D. Impact of Actions

As an integral part of the Sales team, the role of Relief Banking Specialist will contribute significantly to the growth of the loans and deposit books, and ultimate success of the credit union.

With key responsibilities including handling of loan enquiries, building relationships with customers and managing loan applications, the Relief Banking Specialist achievements have a direct impact on the financial performance of the credit union.

E. Complexity – Greatest Challenges



The greatest challenge is to grow the Credit Union's loan book, customer base and deposit book in the current competitive environment.

The Relief Banking Specialist will be required to negotiate to achieve win-win outcomes for both the Credit Union and customers.

Challenges will occur in this position in a variety of areas including:

- Dealing with difficult customers
- Identifying customer needs over the telephone
- Explaining information to a customer without face-to-face contact
- Ensuring the products offered/used by customers meet their requirements
- Ensuring the customer makes the decision regarding the products and services they require
- Ensure that credit union staff and assets are protected and that losses are minimised through knowledge and skills
- Operate confidently and calmly when under volume-based pressure
- Highly pro-active and readily exercise decision making, sound judgment and initiative
- A strong focus on self-development and team results

F. Decision Making

Policies and procedures have been established to provide the framework for all staff to work within.

The Relief Banking Specialist will be required to make recommendations to the credit department.

G. Communication

This position is in direct communication with customers, potential business customers, executive and senior management and other internal and external teams.

Well developed verbal and written skills are a necessity, including the ability to identify needs and address enquiries over the telephone.

H. Work Environment

The hours of work are within the Credit Union's guidelines of 37.5 hrs per week. The role has the requirement to work rotating shifts between 7:45 am and 6pm.



I. Selection Criteria

Ideally, the candidate should outline in 150 words or less how he/she possess the following qualifications, skills, abilities and experience:

1. Strong banking and lending sales experience in a financial services environment.
2. Understanding of Financial Service regulations, guidelines, products, including CCI and General Insurance offering experience (Certificate IV in Financial Services desirable).
3. Excellent interpersonal and communication skills expressing a positive, flexible attitude with the ability to develop rapport quickly with diverse customers, handling the occasional challenging conversation.
4. Previous experience working in a small team environment with a respectful and supportive attitude and demonstrated behavior that aligns with Summerland's values and culture.
5. Effective organisational ability, negotiation, presentation and decision-making skills to meet KPIs and deadlines.
6. An aptitude for technology and learning new programs and systems.

J. Summerland Values

S Sustainability	Summerland is a values-based organisation which is responsible for: Living off the earth's resources that are renewable and draw upon its interest not its capital. Ensuring our workforce is informed and engaged. Ensuring the good reputation of Summerland.
C Community	Summerland has a strong presence in and supports our diverse communities, working collaboratively and co-operatively.
O Ownership	Our customers enjoy the rights of ownership of a values-based organisation. As owners, our customers have the right to expect a level of service and assistance that provides more than what a bank offers.
R Respect	As owners, our customers can feel confident that Summerland maintains an environment of full disclosure and transparency in reporting. Summerland is committed to operating in a trusting, fair and equitable manner, accepting the diversity of our customers.
E Ethical	Summerland's business model is based on being a socially responsible, ethical and prudent organisation. Summerland shares our community's values and communicates to our community about how we live these values.

L. WHS Statement

As an employee of Summerland you are required to comply with Summerland's health and safety policies, procedures and instructions to ensure your own health and safety and the health and safety of others within the organisation. You are required to always work in a safe manner and, where necessary, take corrective action to eliminate hazards at the workplace, or report those



beyond your control, to your immediate Branch Manager or supervisor. As well, you are required to treat both staff and customers in a fair and equitable manner.

You must participate in training on relevant health and safety issues, cooperate with Summerland to enable compliance with any requirements under the Work Health and Safety Act 2011 or other regulations imposed on the credit union, not interfere with or misuse anything provided in the interest of WHS and be responsible for your personal safety and that of others who may be affected by your acts or omissions.